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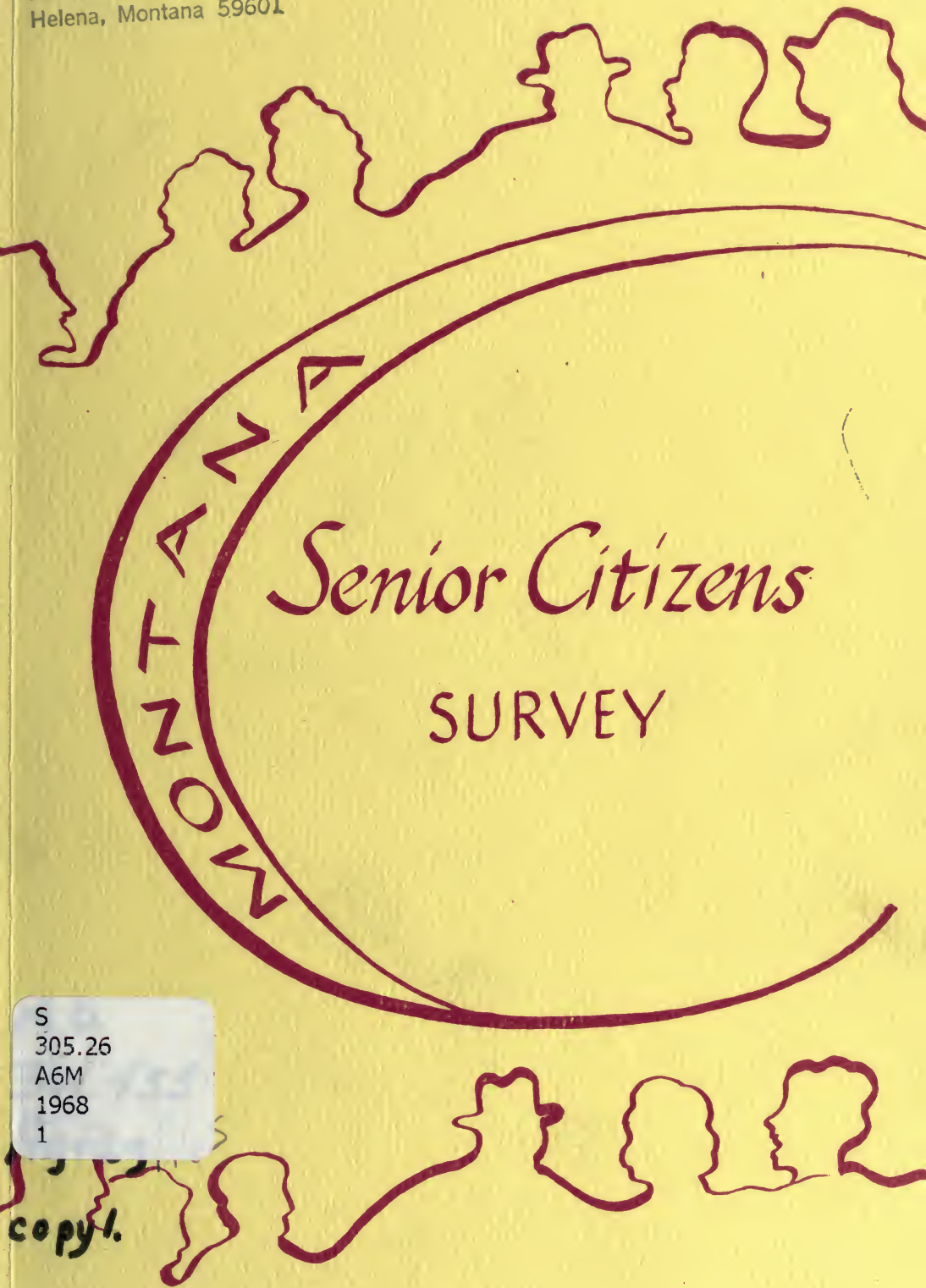

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Age is only a number, a cipher for the records. A man can't retire his experience. He must use it. Experience achieves more with less energy and time.

Bernard Baruch

MONTANA SENIOR CITIZENS SURVEY INVESTIGATION

Project Director

GEORGE RYBAKOFF

Professor of Economics

Chief Administrator and Consultant

RT. REV. MONSIGNOR ANTHONY M. BROWN

Central Coordinator

MR. CLAUDE C. TACKETT

Research Assistant

GARY WOODS

Prepared by

CARROLL COLLEGE

DEPARTMENT OF ECONOMICS

For

STATE OF MONTANA

COMMISSION ON AGING

In Cooperation With

ADMINISTRATION ON AGING

U.S. DEPARTMENT OF HEALTH, EDUCATION AND WELFARE

March, 1968

STATE OF MONTANA

COMMISSION ON AGING

Hon. Tim Babcock

Governor of Montana

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LYLE DOWNING

Executive Director

———

For Information write:

Montana Commission on Aging

Room 301

Veterans-Pioneers Memorial Building

Helena, Montana 59601

ACKNOWLEDGEMENT

It can only be realized now more than ever before that without the wonderful, cooperative and enthusiastic help of many Senior Citizens who were directly active in or indirect participants of the survey, this short term project could not have been completed. This is especially so of the local coordinators, many individual volunteers and, of course, the very respondents themselves whose comments and recommendations are very much appreciated.

Not to be overlooked, however, is the special "thanks" that is due to many other people, agencies and institutions—both public and private who were helpful, cooperative and particularly responsive to much needed advice, guidance and requests for information.

All in all, the totally integrated individual effort and group concern helped to make the survey-investigation meaningful in terms of the objectives sought and attained with the end result, perhaps, that there will be an early and timely understanding and solution of some of the vital problem areas confronting Montana's Senior Citizens, retirees and all the people of the state.

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PREFACE

In January, 1965, the Committee on Problems of the Aging of the State of Montana, now designated as the Commission on Aging, in cooperation with the Administration on Aging of the U.S. Department of Health, Education and Welfare, authorized Carroll College of Helena, Montana, under Title III of the Older Americans Act of 1965, to have its Economic Department conduct a six-month Montana Senior Citizens Survey Investigation.

In essence, the recommendation for, and support and sponsorship of this project are attributed to the Public Employees Retirement System of the State of Montana, who are especially interested in and concerned over the welfare and problems of retired public employees and Senior Citizens of Montana.

The primary purpose of this study was to obtain, analyze and resolve critical data, information and statistics on Montana Senior Citizens and Public Retirees living in rural and urban communities throughout the State in order to determine their socioeconomic status and what their basic problems are, and will be in the near future so that timely action could be taken through regular channels or legislative procedures.

INTRODUCTION

1. Preliminary Consideration on Old Age and Aging

It is without a doubt that numerous social and economic problems have erupted as a result of today's arbitrary and distorted segmentation of society into various undefined "age" brackets. In particular, the older population has been eased out of the millstream of what were once regarded normal and natural activities of life involving **all** age groups. Thus, what were once considered as human relations among people of all ages, have turned into "inhuman" relations for the aged. The callous indifference to and discrimination against older people in today's society seems to have become the **modus operandi** or the norm of the pseudo-culture gyrating around the "youth" syndrome. So pronounced have become the fixations and misconceptions about old age that negativistic attitudes have developed toward old people and have even included older people themselves who have come to feel that they have some kind of disease. It is indeed unfortunate that the new imagery and stereotype of older persons have become so distorted and perverse so as to make them victims of the new youth-centerd culture of space-age society.

Definitions of "old age" and "aging" are difficult to resolve precisely; there are just too many variables—many of which themselves are in need of accurate defining. However, in the simplest and, perhaps, the wisest sense some have come to regard old age as an attitude toward life. In this vein one authority expressed a concept of age as:

> Age is a question partly of years lived and partly of the ideas and attitudes we hold. Our body can be one age; our feelings can be another; we can be still a third in our relationships to people, or in the efficiency of our thinking and work habits. Since we do not decline evenly in all

abilities, we should not speak of an aging person, but of an aging ability. But even this is not strictly correct, because some aging changes are gains as well as losses. We should talk about a decrease or increase in a skill or way of being useful or achieving pleasure!

Many have viewed aging per se in a functional sense where the aging process is a **normal** one and characteristic of all living organisms including man. This concept may be biased toward the clinical overtones of the biological and medical sciences by failing to include the more animate phases of economics, psychology and sociology. Thus in the more formal sense, "aging" has come to be identified with the sciences of gerontology and geriatrics. Recent emphasis, however, continues to stress the growing importance of the behavioral sciences so that a realistic approach to aging will exist.[2]

Another authority who made a comprehensive study of aging processes of various international populations showed that the notion of **old age** and aging are related although not identical. The important criterion associated with both was that of measure. Thus, the measure of old age as related to a national population can be equated from the ratio of the aged (at a given age) to the total population and is called **the coefficient of old age** as W in the expression:

$$W = \frac{I}{L} \times 100$$

where I is the number of people at a given age, and L is the total population.[3] The question is raised, however, what is the beginning of old age (for I and W above)? Sixty years? Sixty-five years? Or, how old is "old"?

Naturalists have regarded **sixty years** as the beginning of old age; demographers and economic statisticians consider **sixty-five years** as the starting point; the ancient Chinese professed that **seventy years** was the coming of old age; 19th century French physiologists placed the onset between **fifty-five and sixty years;** 20th century Soviet gerontologist, Nagorny, assumed a range between **sixty and seventy years** while his fellow countryman, Frenkel (also a gerontologist), finally decided that the age of **seventy** was the beginning of old age.[4]

Regarding the question of when old age does begin, Rosset—who made the above mentioned international study—said:

> This question has been asked in all epochs of man's development, from early antiquity to present times, and all the solutions proposed have proved problematic and delusive.

In the concluding section of the chapter titled, "The Beginnings of Old Age," Rosset said:

> However, before we proceed to sum up these views and draw practical conclusions which are necessary to our work we want to stress one feature common to all age classifications discussed above—their **abritrariness.**[5]

In a subcaption entitled, "Who are the Aged?" Kutner, Fanshel, Togo and Langer in their work, **Five Hundred over Sixty,** made reference to research of Tuckman and Lorge who said the following on categorization of people as "old":

> It is evident from this study that the use of chronologic age as a criterion of aging must be abandoned and a more adequate objective criteria developed if the erroneous notions and stereotypes about old people and the older worker are to be broken down.[6]

It is thus realized that definition of "old" and "aging" remain, and probably will be for some time, unresolved. Fortunately, however, a greater stress is now being made on the behavioral sciences in developing a realistic under-

standing of this important subject so that an unequivocal explanation of this important subject so that an unequivocal explanation of these terms will not be far in the offing.

In the following discussion, therefore, reference, allusion to and mention of chronological age such as: "the 65+ group," "Senior Citizens," "older Americans," or any other expressions connoting that segment of society sixty-five years of age or older, is to be regarded as an **arbitrary** and **quasi-standard** used as a working proposition and as carried over from other research, studies and statistical adoptions. Therefore, it should not be construed that value judgments, conclusions, assumptions, determinations, etc. made for people in the sixty-five and over chronological age group, are specifically and manifestly applicable **only** to that group. Thus, problems of Senior Citizens involve many older people—over and under the age of sixty-five.

2. Some General Characteristics and Population Trends of the UNITED States

In referring to Table 1. and Exhibit 1. (tabulating and depicting comparative growth-trend data for the total population of the United States and for the nation's Senior Citizen's group from the turn of the century to the present—and including projections to 1980) some significant facts are revealed.

In 1960, 9.3 per cent, or more than 16 and-a-half million people out of the country's total population of 179,323,175, were sixty-five years of age or older. This represented one out of almost every eleven persons.

In contrast, at the turn of the century only one person out of every twenty-five was a Senior Citizen. At that time the population of the U.S. stood somewhat over 76 million people, of whom slightly over 3 million were in 65+ group.

TABLE 1.

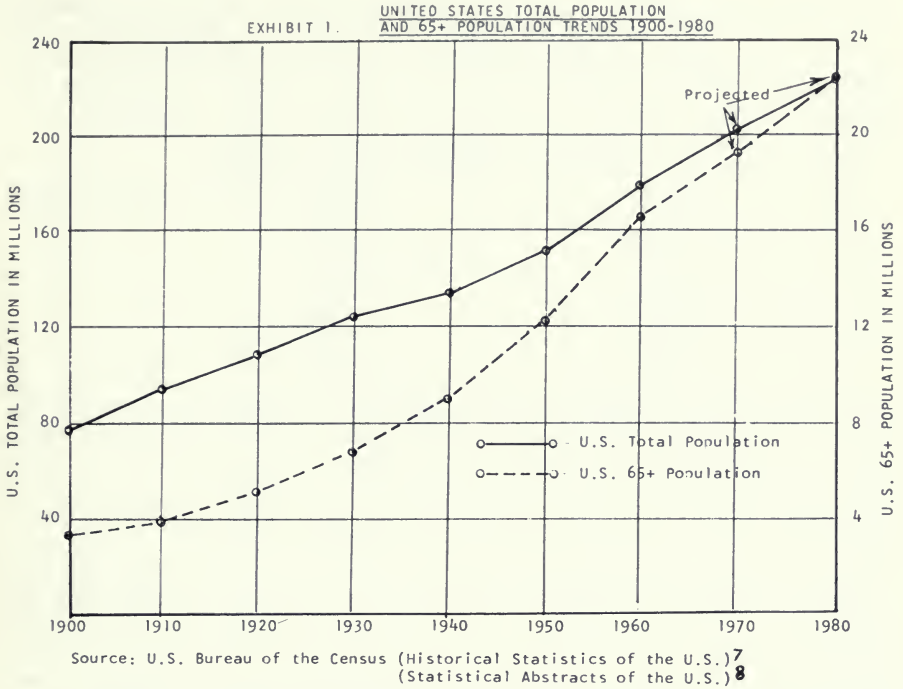
UNITED STATES TOTAL POPULATION AND SENIOR CITIZENS POPULATION TRENDS

1900-1980

Year	United States Total Population	Per Cent Change	United States Senior Citizen Population	Per Cent U.S.	Per Cent Change
1900	76,212,168	------	3,080,498	4.0	------
1910	92,228,496	+21.0	3,949,524	4.3	+28.2
1920	106,021,537	+15.0	4,933,215	4.7	+24.9
1930	123,202,624	+16.2	6,633,805	5.4	+34.5
1940	132,164,569	+ 7.3	9,019,314	6.8	+36.0
1950	151,325,798	+14.5	12,287,537	8.1	+36.2
1960	179,323,175	+18.5	16,659,000	9.3	+35.5
1970*	204,139,000	+13.8	19,585,000	9.6	+17.6
1980*	225,959,000	+10.7	23,063,000	10.2	+17.8

Source: U.S. Bureau of the Census (Historical Statistics of the U.S.)[7]

*Source: U.S. Bureau of the Census (Statistical Abstracts of the U.S.)[8]



Source: U.S. Bureau of the Census (Historical Statistics of the U.S.)[7]
(Statistical Abstracts of the U.S.)[8]

Already in the course of half a century while the total population had almost doubled, that of the Older Americans quadrupled!

Census projections for 1980 show that while the total population will have almost tripled, that of the Senior Citizens will have increased **seven and-a-half times** since the turn of the century. In addition, one out of every ten persons will be a Senior Citizen.[9]

It is evident from general knowledge that the average human life span has been considerably extended for people living in modern civilized countries. Much of this has been achieved through medical-hygenic science and economic self-sufficiency so that today there is an average life expectancy of seventy-five years—with women having somewhat of a larger edge over men. Rosset commented as follows in this regard:

> It would be more difficult to say what is the normal length of life typical of modern countries. It seems that, in light of recent life tables of the economically developed countries, this age may be 75-76 yr.[10]

Since the turn of the century the average life span has been increased considerably from a forty-seven year expectnancy at that time while in the time of the Roman Empire only a **twenty-three** year average span was realized." With further advances in medical sciences, it is expected that the life cycle will still be appreciably extended by the end of this century.

Besides the factors of economics and medical science discussed above, other reasons advanced for the increase in the 65+ group in the United States are attributed to the influence of urban culture, the low birth rates prior to the forties and the heavy immigration waves of the twenties and earlier periods.[12]

Concommitant with the increase in the average life span has been the pronounced increase of older women, i.e., for the 65+ group there has been a greater proportion of women to men. Thus a survey for March, 1966, showed

that there were 10,387,000 women to 7,994,000 men,[13] or the equivalent of 130 women to every 100 men. By 1975 it is estimated that this proportion will go up to 137 women per 100 men for this age group.[14] In terms of the reverse ratio of males per 100 females Table 2. below shows the declining proportion of men to women since 1910 for the sixty-five and over group.

TABLE 2.

SEX RATIO OF THE 65+ POPULATION[15]

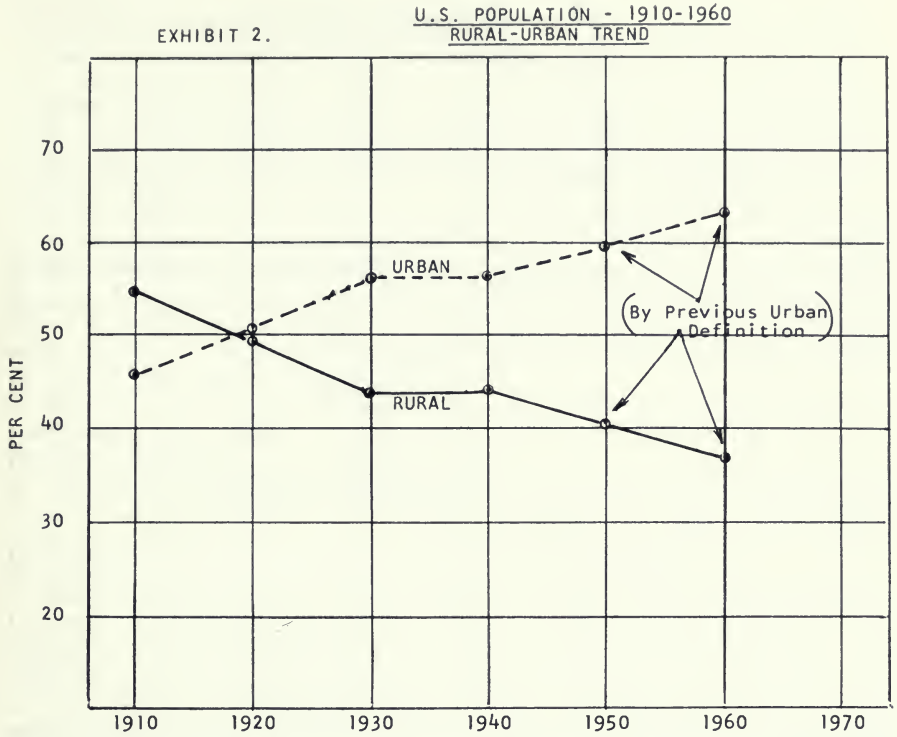
Year	**Ratio** (males per 100 females)
1910	101.2
1920	101.5
1930	100.6
1940	95.7
1950	89.7
1960	82.8

Projections for 1975 indicate that the ratio will be more pronounced, i.e. 72.6 (males per 100 females). It is evident that for some time now that women have been outliving men and the widowhood has become a major problem in aging.[16] The aforementioned March, 1966, survey showed that there were 1,423,000 widowers and 5,608,000 widows in the 65+ group at the time.[17] The disparity in the ratio becomes more pronounced with time because it is more often that the widowers remarry while the widows remain husbandless. (In many instances widowers marry much younger women than themselves.)

The phenomenon of female longevity and the problem of widowhood are not unique to the United States but are almost universal and are particularly manifest in other modern countries. Relatively recent United Nations demographic data referred to by Burgess showed widowers to comprise an average 26.5 per cent of the 65+ population of six modern western nations (during the years of 1947 to 1954) while the widows showed an average 50.1 per cent representation of this age segment. West Germany in 1950, for example, had 28.8 per cent male and 56.0 per cent female in the widowed status of its Senior Citizen population. Sweden (for 1950): 26.8 per cent male, 42.0 per cent female; Italy (1951): 25.4 per cent male, 54.8 per cent female; The Netherlands (1947): 28.4 per cent male, 44.1 per cent female; United Kingdom (1951): 25.5 per cent male, 48.5 per cent female; France (1954): 23.7 per cent male, 57.9 per cent female.[18]

Undoubtedly, industrialization and interrelated urban growth has caused the greatest transformation in the living patterns for all age classifications of the nation's society. The most pronounced impact, however, has been on the Senior Citizen whose problems worsened as populations shifted from rural environment to large urban centers. This shift in population is still continuing and is depicted in Exhibit 2.[19] Mechanization of the farm and automation of industry while enhancing the standard of living and providing for leisure time have created serious problems for older workers who have been displaced from their jobs or **forced** into retirement. Table 3 shows the contrasting trends of the employed Civilian Labor Force for agriculture and manufacturing for the period 1940-1965.[20] Exhibit 3 shows the Labor Force trends (including projections) for the 65+ group by sex. It will be noticed that the male Senior Citizen will continue to decline as a component of the growing Labor Force. Forced retirement, and to a lesser extent poor health, will contribute to this situation, particularly on part of the male members. With regard to the female members, however, an increasing number will be participating in the Labor Force as they have since 1945. The larger number of widows—many of whom are self-employed—might be pertinent to this tendency (Increasing employment in Service industries—conducive to self-employment—might also account for some of this rise in addition to part-time employment opportunities.)

EXHIBIT 2.



Source: U.S. Bureau of the Census (Statistical Abstracts of the U.S.)

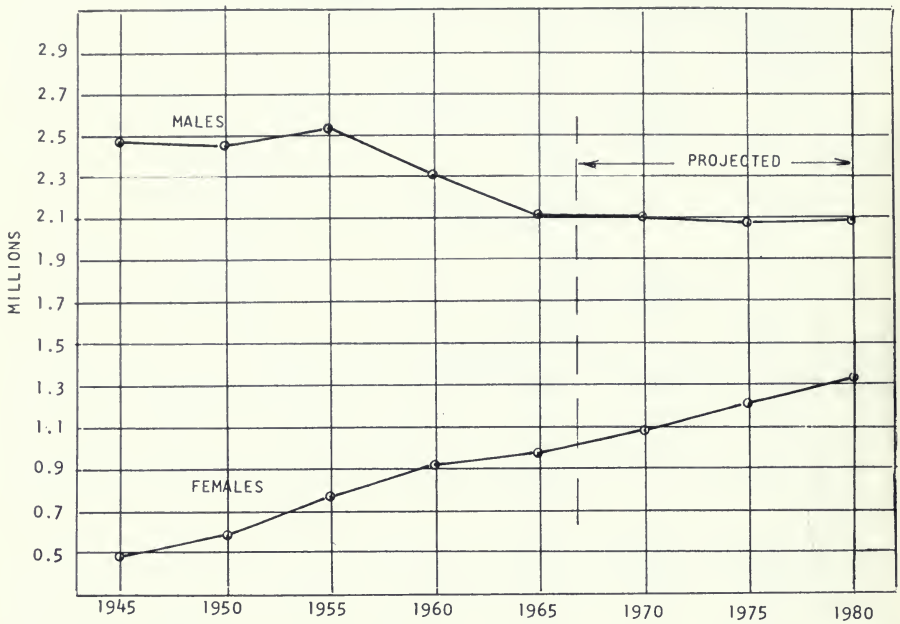
TABLE 3.
GROWTH OF CIVILIAN LABOR FORCE AND COMPARISON OF EMPLOYMENT IN AGRICULTURAL AND MANUFACTURING ESTABLISHMENTS
1940-1965

Year	Civilian Labor Force	Per Cent Change	Employed In Agriculture	Per Cent Change	Employed In Manufacturing	Per Cent Change
1940	56,180,000	-----	9,540,000	-----	10,985,000	-----
1945	65,300,000	+16.2	8,580,000	—10.0	15,524,000	+41.3
1950	64,749,000	— 0.8	7,497,000	— 1.0	15,241,000	— 1.8
1955	68,896,000	+ 6.4	6,718,000	—10.4	16,882,000	+10.8
1960	73,126,000	+ 6.1	5,723,000	—14.8	16,796,000	— 0.5
1965	78,357,000	+ 7.2	4,585,000	—19.9	17,984,000	+ 7.1

Source: U.S. Bureau of the Census (Statistical Abstracts of the U.S.)[20]

Since "forced" retirement has become a societal norm, any attempt to evaluate the unemployment status of the aged would appear to be somewhat meaningless despite any consideration that their unemployment rate was relatively low (i.e. as unemployed members of the Labor Force). Nor could any solace be gleaned from the fact that as employment opportunities increased, older people were getting their share of jobs. Thus, 1966 data for the Labor Force as compiled by the Department of Labor showed only 3.1 per cent males and 2.8 per cent females in the 65+ group as unemployed members of the Labor Force. Interestingly enough, the employed for the 65+ group showed that 34.5 per cent (of 1,982,000 males) were self-employed and what is more, that 20.4 per cent of the original total were employed in agriculture. As for

EXHIBIT 3. U.S. 65+ POPULATION IN LABOR FORCE BY SEX FOR PERIOD: 1945-1980 (PROJECTED)



Source: The U.S. Bureau of the Census (Statistical Abstracts of the U.S.)[21]

the female 65+ segment, 16.2 per cent (of 978,000) were self-employed, while only 5.2 per cent of the original total were empolyed in agriculture.[22] It is evident from the above, therefore, that the **self-employed** maintain and desire **a longer option** on retirement. Barron brought out this consideration when he said:

> Older workers differ from younger workers, among other ways, in the relatively large number who are self-employed. This is the product of two factors—some wage and salary workers go into business for themselves when they have accumulated sufficient capital, a process which may take years; and secondly, self-employed persons such as **farmers,** small businessmen, and members of professions remain longer in gainful employment than wage and salary workers because they can control their own retirement.[23]

The process of retirement, particularly the forced and unintended retirement, has generated a variety of major problems for the aged in the United States. One of the foremost has been the development of the condition of poverty for a large percentage of Older Americans. In the article captioned, "Counting the Aged Poor," of the April, 1967, issue of **Aging,** Herman Brothman revealed that 30 per cent of the 65+ group, or about 5.3 million Senior Citizens, were poor as based on the "poverty level index."[24] Thus, despite the increase in retirement benefits (public and private) and provisions of Medicare the aged poor continue to grow at an appreciable rate due to the higher attrition of inflation. Said Dr. Harold L. Sheppard in a paper delivered by him recently at the 16th Annual Meeting of the National Council on the Aging, in New York City:

> Here again, we must not hypnotize ourselves into believing that the establishment of the Social Security system in the late 1930's solved once and for all the retirement income maintenance problem for ourselves and

for other Americans. In the first place, the level of benefits is tragically too low for decency. Second, it is difficult to see how an American in this age of constant, not to mention rising, expectations can really adjust without some trauma to a 50 to 70 per cent **decrease** from his preretirement income upon joining the ranks of the Social Security beneficiaries—and then, in the following years of retirement, continue to suffer from costs of living increases—not to mention the failure of that retirement income to provide for some participation in the rising standard of living for the rest of society.[25]

Comparison of social welfare data for the United States and thirteen Western European nations placed the United States last in rank with 7.0 per cent of receipts for social welfare measures as a per cent of Gross National Product. West Germany, Luxembourg and Austria were the first, second and third in rank, respectively, with 17.0, 16.8 and 14.8 per cents receipts of their GNP's going for social welfare.[26]

Further examination of population characteristics as comparatively associated with the Senior Citizen's group on a state level—particularly for the State of Montana—are discussed below.

3. **General Characteristics and Population Trends of the State of MONTANA**

In referring to Table 4. and Exhibit 4., the growth trend of Montana's population in comparison with that of the nation is shown from the turn of the century to current and future projections up to 1980.

When indexing from the turn of the century to 1960, the population of the state of Montana increased by 177.3 per cent as compared to 135.3 per cent for the United States; however, when making a similar comparison from 1930 for the ensuing three decades, Montana registered only a 25.5 per cent increase while the population growth change for the entire nation was 45.6 per cent, or 20 per cent higher than the state. This is evidenced in the Per Cent Change columns of Table 4, and the changes in the slopes of the popu-

TABLE 4.
GROWTH TRENDS OF THE U.S. AND MONTANA POPULATIONS
(1900-1980)

Year	Total U.S. Population	Per Cent Change	Total Montana[29] Population	Per Cent Change
1900	76,212,168	------	243,329	------
1910	92,228,496	+21.0	376,053	+54.5
1920	106,021,537	+15.0	548.889	+46.0
1930	123,202,624	+16.2	537,606	— 2.1
1940	132,164,569	+ 7.3	559,456	+ 4.1
1950	151,325,798	+14.5	591,024	+ 5.6
1960	179,323,175	+18.5	674,767	+14.2
1970	204,139,000*	+13.8	719,076**	+ 6.7
1980	225,959,000*	+10.7	768,000**	+ 6.7

*Source: The U.S. Bureau of the Census (Series D, Statistical Abstracts of the U.S.)[28]

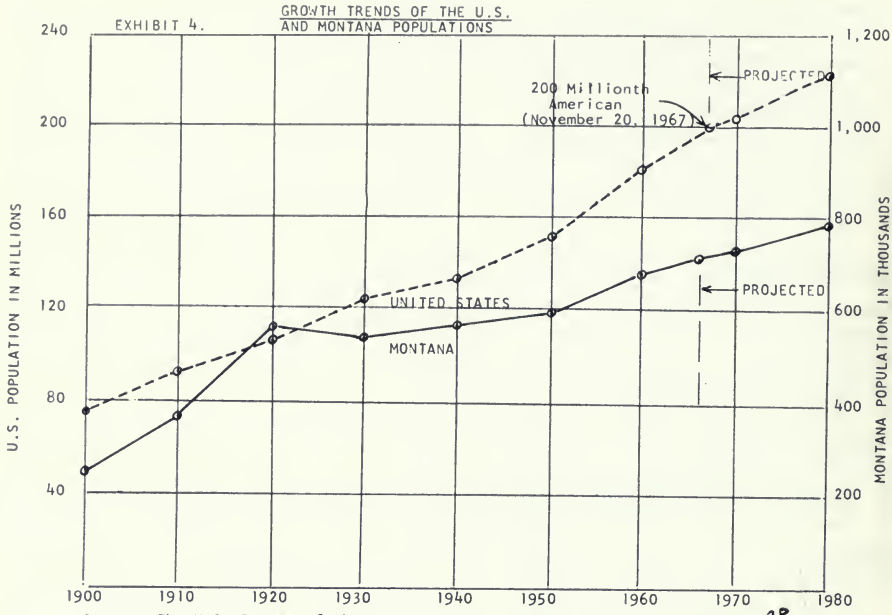
**Source: (Projected from data from the Dept. Health, Education and Welfare, Administration on Aging) [30, 31]

Source: The U.S. Bureau of the Census (Final Report, Montana, P(C)-28A)[29]

Source: The U.S. Bureau of the Census (Historical Statistics of the U.S.)[27]

lation curves for the United States and Montana in Exhibit 4. Projections for 1980 show that the disparity will be even more pronounced.

Focusing on recent determinations and projections of Montana's total population, new projection factors indicated less optimistic growth trends than what were originally forecast. Thus, during the decade of the 50's the



Source: The U.S. Bureau of the Census (Statistical Abstracts of the U.S.) 28
The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28A) 29
Department of Health, Education and Welfare, Administration on Aging 30, 31, 32

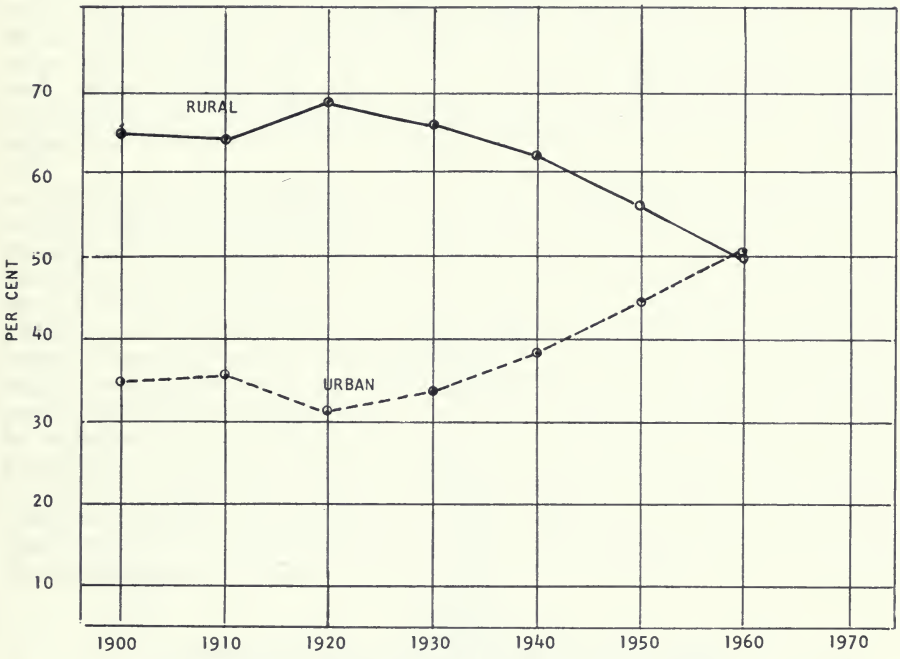
per cent increase that occurred was 14.2 and corresponded to an addition of 83,743 people making the state's total population of 674,767 persons as indicated by the census. During the early 60's all trend factors seemed to indicate that this growth pattern would be approximately maintained so that projections of the state's population for 1965 and 1970 showed maximum estimates of 712,000 and 764,000 for these respective periods.[33] However, census estimates contained in **Current Population Reports,** Series P-25, showed provisional estimates for 1965, for example, when Montana's population was predicted to be around 706,000. This was predicated on an average annual increase percent of .9 (for 1960 to 1965).[34] Thus the total per cent increase for the five year period would be approximately 4.5 if all factors remained the same. However, recent statistics published by the Administration on Aging show a 4.0 per cent increase in Montana's population for a **six year span** (1960 to 1966) which would only correspond to a .67 per cent average annual increase for that period.[35] Thus, by this yardstick, the state's total population would be around 697,000 persons in 1965; for 1966, the population would total 702,000 people. If it is assumed that it would continue to increase at an average rate of .67 per cent per year, by 1970 the population would stand around 720,000 persons; if this rate of increase remains constant for the next decade, in 1980, Montana's population will reach 768,000 people. It is, of course, difficult to predict the long range trend of the state's population with any certainty because of unknown mobility shifts that could occur wtihin a short span of time to disrupt a computerized trend. Thus, a negative regional economic cycle, for example, might cause an out-of-state migration of the younger and middle aged segments of a state's population toward more conducive areas of employment. As far as the state of Montana is concerned, however, it is problematical to understand why the upward population trend of the 50's declined so appreciably (from 14.2 per cent increase to 4.0—for 1960 to 1966), placing Montana 41 in the rank of 50 states on basis of per cent change in population.[36] However, the aforementioned national population shifts from

TABLE 5.
COMPARISON OF GROWTH OF MONTANA'S RURAL-URBAN POPULATION (1900-1960)

Year	State's Total Population	Urban Population	Per Cent Total	Per Cent Change	Rural Population	Per Cent Total	Per Cent Change
1900	243,329	84,554	34.7	------	158,775	65.3	------
1910	376,053	133,420	35.5	+57.8	242,633	64.5	+52.5
1920	548,889	172,011	31.3	+28.9	376,878	68.7	+55.3
1930	537,606	181,036	33.7	+ 5.2	356.570	66.3	— 5.4
1940	559,456	211,535	37.8	+16.2	347,921	62.2	— 2.4
1950	591,024	258,034	43.7	+19.6	332,990	56.3	— 2.8
1960	674,767	338,457	50.2	+31.2	336,310	49.8	+ 1.0

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28A)[37]

EXHIBIT 5. COMPARISON OF GROWTH OF MONTANA'S RURAL-URBAN POPULATION (1900-1960)



Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28A)[37]

rural areas to urban centers might provide one important clue if the depletion of the rural areas over a period of time did not approximately correlate with the population gains made in the urban centers **within** the state, then it could be reasonably assumed that an out-of-state migration to urban centers of other states was taking place. The 1970 census data will crystallize this situation in a few years from now, but in the meantime, the 4.0 per cent increase in the total population between 1960 and 1966 cannot but create a strong inference that an appreciable number of people are beginning to leave the state.

Parallel to the national trend, urbanization has also been occurring in Montana as indicated by the data in Table 5 and the characeristic curves of Exhibit 5.[37] Thus, in contrast to the turn of the century when Montana's ur-

ban centers accounted for 34.7 per cent of the state's population while rural areas showed 65.3 per cent, the 1960 census revealed that city-living now comprises 50.2 per cent of the state's population while country-living continues on the decline. It can be expected that this trend will continue in harmony with the national trend as the mass economies to scale are progressively realized from the efficiencies of urban activities. Although Montana's cities are not as pronouncedly populated as many others throughout the nation, urban planning and development commitments should be phased in with the increasing rural-urban population shift to avoid serious problems later on. Appropriate urban planning directed towards better economic-social-cultural opportunities will also provide a check on out-of-state migration that might become more pronounced with limitations of employment, housing and recreation.

The composition and growth of Montana's population in terms of sex is shown in Table 6. and Exhibit 6. which include a comparison with that of the United States.[38] For Montana, it is farily evident that the male segment has been numerically predominant since 1900 but that within recent decades the gap has been closing. This is especially noticeable upon examination of the data for the sex ratio (Table 6.) where the high ratio of 160 males per 100 females which prevailed at the turn of the century has declined to 104 males per 100 females by 1960. On the national scale, a closer distribution has been evident since 1900 with the males having a closer lead over the females until about the mid-40's when the female segment took the lead which has begun to widen.

Exhibit 7. shows the construction of age pyramids for the population of Montana for 1900, 1950, and 1960 where a comparison is profiled for each sex in terms of age distribution categories.[39] It is interesting to see that in 1900 a lopsided and more sharply tapered pyramid existed for the population profile. The dominance of the male segment is particularly manifest for the young and early middle aged male adults and accounts for the high proportion of males at that time even though the female segment showed a larger percentage of the children's population. The pronounced tapering off of the pyramid shows that the older segment of the population constituted a very small and rapidly decreasing proportion of the total and was indicative of the short life span at that time. By 1950, the population profile transformed to the more columnar arrangement shown for the mid-century period. A more uniform distribution pattern was characteristic for almost all age segments of the adult and aged population with less evidence of the predominating male sex. By 1960, the age pyramid showed some more, and perhaps, im-

TABLE 6.

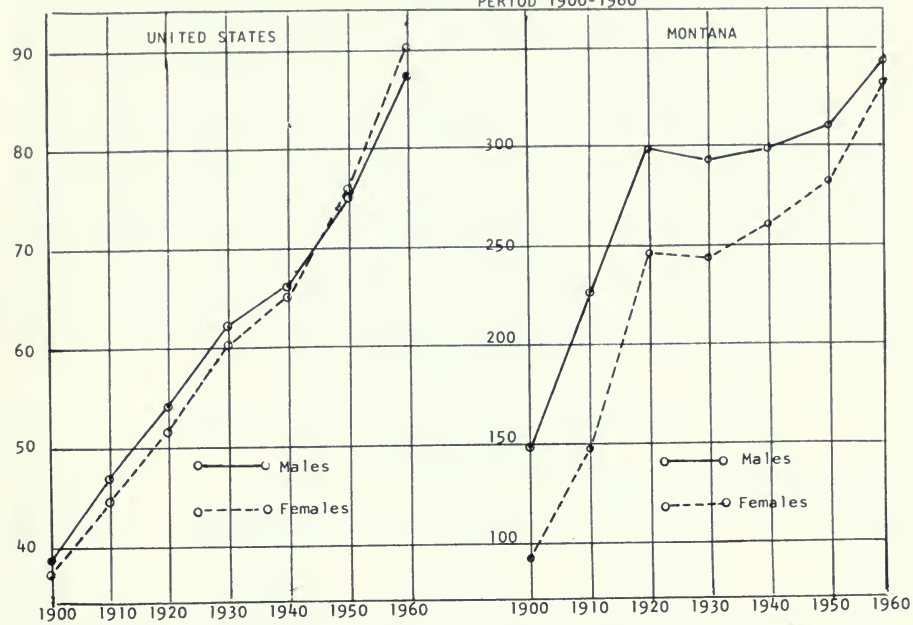
THE COMPARISON OF U.S. POPULATION WITH MONTANA BY THE SEXES AND SEX RATIO (1900-1960)

	United States			Montana		
Year	Males	Females	Males Per 100 Females	Males	Females	Males Per 100 Females
1900	38,816,000	37,178,000	104	149,842	93,487	160
1910	47,332,000	44,640,000	106	226,872	149,181	152
1920	53,900,000	51,810,000	104	299,941	248,948	121
1930	62,137,000	60,638,000	103	293,228	244,378	120
1940	66,062,000	65,608,000	101	299,009	260,447	115
1950	74,833,000	75,864,000	99	309,423	281,601	110
1960	87,865,000	90,600,000	97	343,743	331,024	104

Source: The U.S. Bureau of the Census (Statistical Abstracts of the U.S.)
The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28B)[38]

EXHIBIT 6.

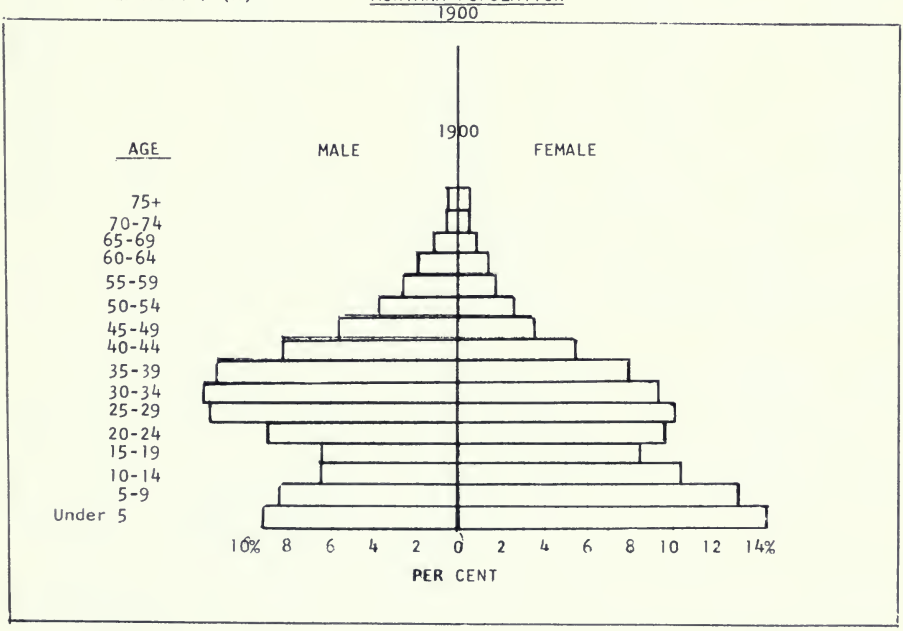
COMPARISON OF U.S. WITH MONTANA
MALE-FEMALE POPULATIONS FOR
PERIOD 1900-1960



Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28B)[38]

EXHIBIT 7 (A)

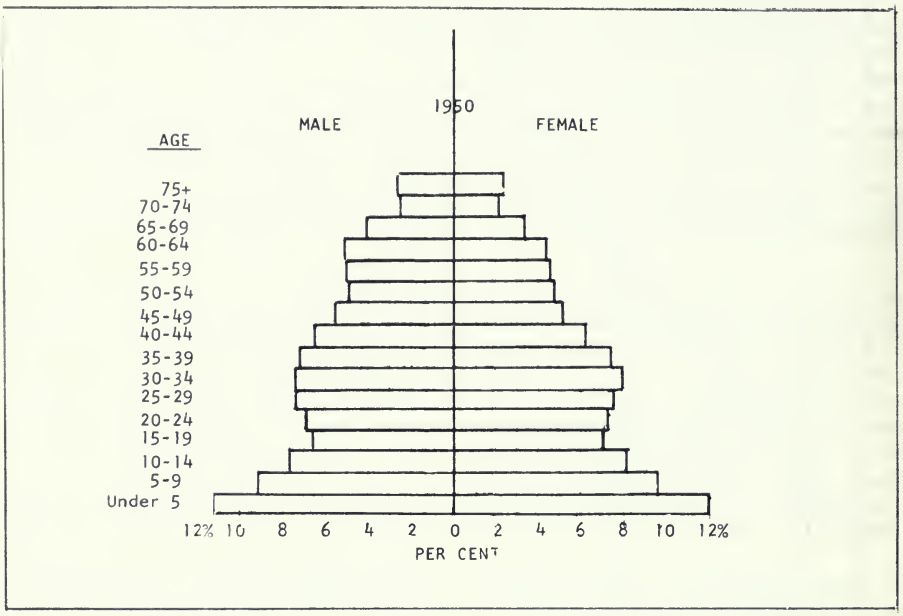
AGE PYRAMID
MONTANA POPULATION
1900



Source: The U.S. Bureau of the Census (Final Report, Montana PC(1)-28B)[39]

EXHIBIT 7 (B)

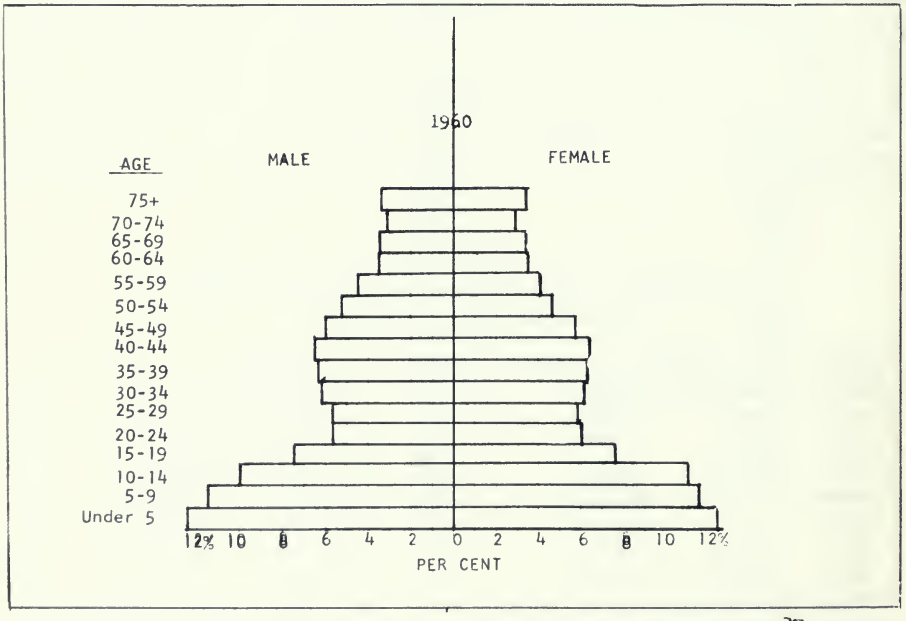
AGE PYRAMID
MONTANA POPULATION
1950



Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28B)[39]

EXHIBIT 7. (C)

AGE PYRAMID
MONTANA POPULATION
1960



Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28B)[39]

portant changes. The top portion of the pyramid showed a widening out effect indicating that the proportion of older people was increasing. Concomitantly, the pyramid base had considerably widened from that of 1950—showing that the proportion of the child population of the state was also increasing during the decade of the 50's. The in-between part—constituting the young adult and middle age segment—shows a narrowing trend when compared to the 1950 profile for the same group. Thus, in 1950 at the 6 per cent distribution point for males and females, there was a higher concentration (over 6 per cent) for the 20 to 40 year group than in 1960. Ordinarily, it would have been expected that within a decade there would have been a slight upward redistribution of this group and not a depletion by the time of the 1960 census. Table 7. shows the numerical and per cent changes that occurred for each age group (combined males and females) between 1950 and 1960.[40] Thus, population loss was experienced for age groups between 20 to 40 years in addition to losses in the 55-59 and 60-64 age groups; however, total population

TABLE 7.

CHANGE IN POPULATION OF VARIOUS AGE SEGMENTS
1950-1960

Age Segment	1950	1960	Number Increase or Decrease	Per Cent Change
Under 5	68,201	83,102	+14,901	+21.9
5-9	55,357	77,048	+21,691	+39.2
10-14	46,534	67,042	+20,508	+44.1
15-19	40,640	50,767	+10,127	+24.9
20-24	41,716	39,578	— 2,138	— 5.1
25-29	44,181	38,882	— 5,299	—12.0
30-34	45,290	41,729	— 3,561	— 7.9
35-39	43,063	42,773	— 290	— 0.7
40-44	37,552	43,202	+ 5,650	+15.1
45-49	32,160	39,939	+ 7,779	+24.2
50-54	28,714	33,335	+ 4,621	+16.1
55-59	28,812	28,492	— 320	— 1.1
60-64	27,940	23,458	— 4,482	—16.0
65-69	21,940	22,797	+ 857	+ 3.9
70-74	13,947	20,199	+ 6,252	+44.8
75+	14,977	22,424	+ 7,447	+49.7
Total All Ages	591,024	674,767	+83,743	+14.2

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28B)[40]

of the state experienced a 14.2 per cent increase. Since there are no correlations or compensatory factors for the declines in these age groups, out-of-state migration could be an important consideration affecting this condition.

4. Montana's Senior Citizens Population

Table 8. and Exhibit 8. present data and depict trends for Montana's total and Senior Citizens populations. Exhibit 9. makes a comparison of the United States and Montana 65+ populations. In the latter case it is interesting to note that on the basis of predicted trends a divergence of Montana's trend line for the 65+ group becomes quite pronounced after the 1960 census. This characteristic is discussed below in context with other important revelations and recent statistics on Montana's Senior Citizens.

Referring to Table 8. and Exhibit 8, it is seen that there are presently around 67,000 people 65 years of age and older living in Montana who account for 9.5 per cent of the state's population estimated to be a little over 700,000 people.

The 1960 census for Montana showed the population to be 674,767 persons, of whom 65,420, or 9.7 per cent, were in the 65+ group.

In 1950 the state's population totaled 591,024 persons, of whom 65,420, or 8.6 per cent, accounted for Senior Citizens.

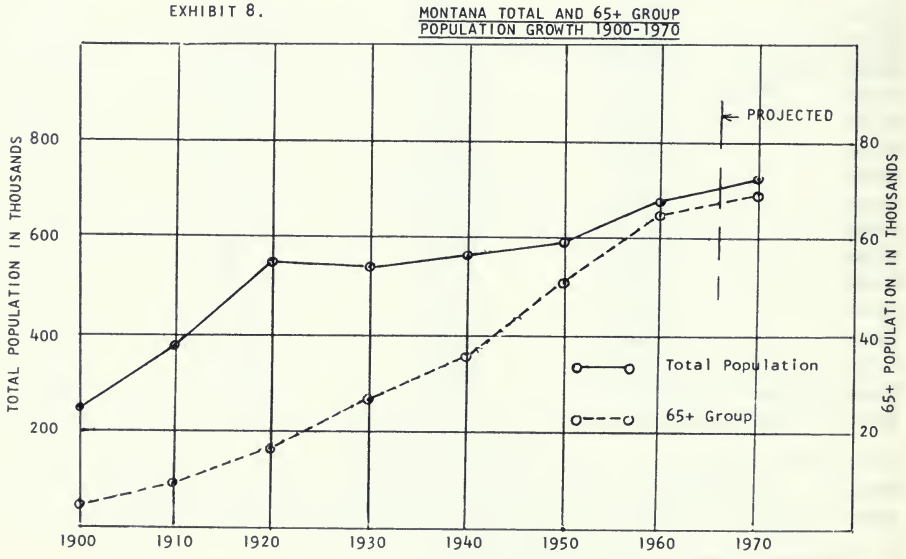
TABLE 8.
COMPARISON OF MONTANA TOTAL AND 65+ POPULATION GROWTH 1900-1970

Year	State Total Population	Per Cent Change	65+ Population	Per Cent Total	Per Cent Change
1900	243,329	------	4,845	2.0	------
1910	376,053	+54.5	9,086	2.4	+87.5
1920	548,889	+46.0	16,808	3.1	+85.0
1930	537,606	— 2.1	26,207	4.9	+55.9
1940	559,456	+ 4.1	36,257	6.5	+38.3
1950	591,024	+ 5.6	50,864	8.6	+40.3
1960	674,767	+14.2	65,420	9.7	+28.6
1970*	719,076	+ 6.7	68,822	9.6	+ 5.2

*Projected from published data Administration on Aging, Dept. Health, Education and Welfare[41]

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28B)[38]

EXHIBIT 8.



Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28B)
Projection from published data Administration on Aging, Dept. Health, Education and Welfare[41]

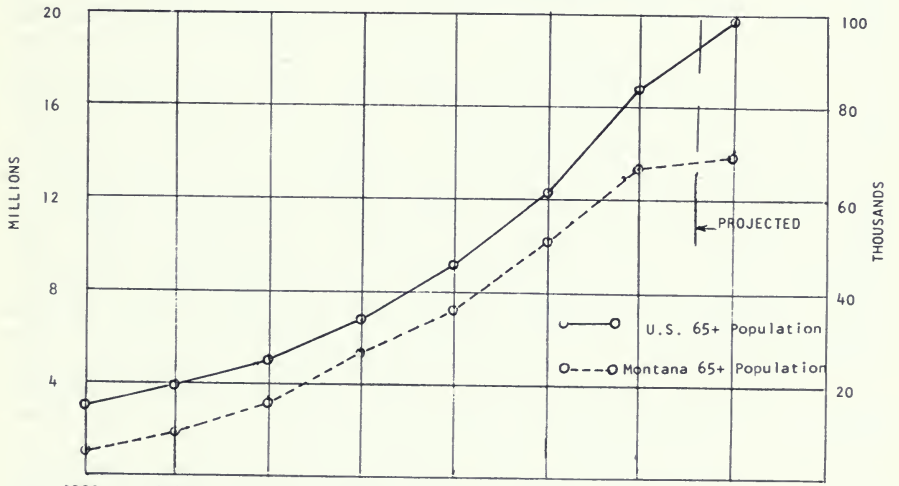
Thus, in the decade of the 50's Montana realized a (net) total population increase of 83,743 persons corresponding to a gain of 14.2 per cent. At the same time there was a (net) increase of 14,556 people 65+, which was equivalent to a gain of 28.6 per cent. This showed a trend toward a somewhat larger concentration of older people in the state's total population and is reflected by the 1.1 percent increase density (i.e. from an 8.6 per cent concentration in 1950 to a 9.7 per cent in 1960). This is also evidenced by the comparison of the 1950 and 1960 aging pyramids shown in Exhibit 7, above for portions of the pyramids above the 60-64 demarcation line.

At the beginning of the decade of the 60's, it had been expected that the trends developed over the 50's would continue (as discussed above) and this would be correlative of the 65+ group. But the recently published data of the Administration on Aging that reflected growth setbacks for Montana's total population, also reflected the same effect for the Senior Citizens segment.[41] Thus, referring to Table 8. where extrapolations were made on the basis of the data published by the Administration on Aging, there were approximately 67,000 persons 65+ living in Montana in 1966 who accounted for 9.5 per cent of the state's total population representing around 702,000 people. In the 1960-1966 span (as mentioned above) the state's total population increased only 4.0 per cent whereas only a 3.1 per cent increase was effected for the Senior Citizens group. This alarmingly low increase contrasted sharply with the 28.6 per cent gain that had been achieved during the 50's and it could not be expected that the remaining four years of the current decade would bring the percentage up considerably. Therefore, if the rate of increase as indexed to +3.1 per cent for six years would remain constant, a +0.52 per cent increase per year could be anticipated—which would show a +5.2 per cent gain in the 65+ population for the decade of the 60's and in 1970 the Senior Citizens population would be close to 69,000 persons and would comprise 9.5 per cent of the state's population at that time (estimated to be around 719,000 persons—on basis of a constant 0.67 per cent increase per year, or 6.7 per cent increase for the decade).

Relative to Exhibit 9 where a reasonably close correlation could be seen in the growth trend of the U.S. and Montana Senior Citizens populations, the decade of the 60's reveals a greater disparity between the trend lines thereby indicating disproportionate (declining) percentage increase for the 65+ group for Montana and increasing percentage for the U.S. 65+ group. (The cover of the January, 1967 issue of **Aging** shows the steep growth of the U.S. population 65 and over with projection to the year 2000 showing 28.2 million persons in this group.)[42] The low 3.1 per cent increase for the 65+ population of Montana (U.S. average was +11.4 per cent) for 1960-1966 placed Montana three states from the bottom of the list, or 48th in rank. In contrast, the sister states of Wyoming and Idaho showed increases of 11.5 and 10.3 per cent re-

EXHIBIT 9.

COMPARISON OF U.S. AND MONTANA
65+ POPULATION GROWTH 1900-1970



Source: The U.S.Bureau of the Census (Historical Statistics of the U.S.)[7]
(Also, refer to Table 8.)

spectively for their Senior Citizens populations. (Interestingly enough, although Wyoming's total state population had declined by —0.3 per cent and Idaho exhibited the same gain as Montana, i.e. +4.0 per cent, the increase in the Senior Citizens population of each sister state was close to the U.S. average of +11.4 per cent.)[43]

5. **Montana's Emerging Senior Citizens Problem Situations**

In considering the above discussed trends indicating declining growth rates for the state's total and Senior Citizens population—in sharp contrast with national and multi-state trends, serious questions are raised for Montana: Why have the above declines been occurring? Was the state losing its valuable population resources (young, old, middle-aged) to the economic, social and cultural gains of other states? Were Montana's opportunities for employment, education, culture, recreation, medical attention and social development becoming more limited in contrast with other states? What have been the major problems affecting various segments of the state's population—especially, people 65 years of age and older? And what are the future prospects of opportunity, security, progress and a good happy life in Montana for older people?

Already, interested and responsible agencies and individuals representing the public and private business and institutional sectors have become concerned about the serious problems developing with regard to various segments of Montana's population but with particular emphasis on present and future Senior Citizens. The mounting interest gravitating toward determination of the specific nature and scope of the problems involved indicated the need for more investigative-analysis and study of the Senior Citizens situation throughout Montana.

The Public Employees Retirement System of Montana—who have for some time been aware that an out-of-state migration of retired public employees has been taking place—became instrumental in sponsoring such a study in coordination with the newly formed Committee on the Problems of the Aging (recently changed to Commission on Aging). Designated as "Montana Senior Citizens Survey-Investigation," this study as conducted by Carroll College under Title III of the Older Americans Act of 1965 under the auspices of the Commission on Aging and in cooperation with the Administration on Aging, has attempted to provide some of the answers to the questions posed in addition to unearthing hidden and unforeseen problems confronting Montana's older people. It is morally inconsistent that Montana's Senior Citizens group—people who during their very active and sacrificing years in the state contributed to the productivity, wealth and pogress of Montana—now find themselves abandoned by society, and bypassed from assuming the respectful role of responsibility. Through the arbitrary and paradoxical whims of age classification of a "youth centered" culture this group has been cutoff from what once were normal social relations and opportunity pursuits. After having been "put out to pasture" many Senior Citizens have, undoubtedly and justifiably, felt themselves to be regarded as useless and inevitable burdens of their family and state while only desiring the chance to still be enterprising, resourceful, creative and self-sustaining. Has Montana recognized this facet of the Senior Citizens problem? What about the even more unfortunate aged—the totally dormant, destitute, sick and infirm—people supressed in the depths of poverty? Have they been discovered and their plight and distress realized and acted upon? Has help been offered without the stigma and connotations of welfarism?

As have already been discussed, the problems of the aged would not be unique in scope to Montana but are of a national if not universal complexion. The national objectives for Older Americans as set forth in Title I of the

Older Americans Act have been well publicized. In essence, they enunciate through equal opportunity the fulfillment of a happy, secure, meaningful and respected life for 19 million Americans aged 65 years and over, and for many more millions approaching these years.

Consonant with national objectives, the basic aims of the survey-investigation would be concerned with securing pertinent information on Montana Senior Citizens to determine their present and future socio-economic status and associated problems. An immediate objective would be, of course, appropriate recommendations for timely action on critical problems and trends and proper consideration of other ramifications of the 65+ group situation—including out-of-state migration.

6. **Project Approach and Operating Procedure**

Basically, two important areas of investigation were spelled out. The first and more extensive one had to do with a survey sample of the 67,000 Senior Citizens residing in Montana. Here, it was very important to make identification, elicit background and experience information and determine major problems, needs, apirations and objectives in life. Here, it was also very important to obtain expression of feelings, ideas, opinions and recommendations of the Senior Citizens themselves.

A second investigative phase had to do with a survey-analysis of Senior Citizens who had left Montana for various reasons and relocated in other states. This critical but more limited survey was focused on many of Montana's retired public servants, professionals, enterpreneurs and workers and other older people who were long time residents and now represented the state's depleting population resources gained by other states.

The six months completion schedule for the entire project (from January through June, 1967) was later extended two months to complete collation, codification and IBM processing of the data in addition to the preparation of a final report. Although the relatively short duration of the project placed limitations on the scope of the investigation for each survey and the corresponding detail analysis and compilation of statistical data, it was felt, nevertheless, that a considerable amount of important information would still be obtained to precipitate early recognition and resolution of critical problem areas affecting the lives of Montana's Senior Citizens.

In connection with the statewide survey it was important to physically organize an effective project team to carry out the survey operations in the various selected communities throughout the state. This necessitated engaging a central coordinator very familiar with the widely distributed cities and localities of the state, who would be responsible for the appointment of local coordinators familiar with their own localities and the adjacent cities, towns and rural communities. The local coordinators would, in turn, contact Senior Citizens groups, clubs, associations or individual Senior Citizens directly or indirectly for prospective interviewing. Lists of addresses of aged people were to be compiled for interviews in person or by means of mail-back questionnaires. Contact with churches of all denominations, fraternal organizations, civic and social groups, local municipal and county agencies, state agencies, private companies, etc. were not to be overlooked as sources of information and help. A student research assistant was engaged and a consultant group from the administration and faculty of the college were included on the project.

In engaging the central and local coordinators who would conduct the main part of the survey operation, it was not only desirable to have Senior Citizens participants who were familiar and compatible with their own community but who were also well-acquainted with the problems of the aged of their vicinity and assigned territories. All in all, 15 local coordinators

RICHLAND HOMES, Sidney, Montana, a non-profit, non denominational Christian home for retired persons, is designed to present a home-like atmosphere and has 12 single and 26 double resident rooms and a nursing unit for residents needing special care.

were appointed by an experienced central coordinator (with the approval of the project director) who was an executive retiree of a major railroad and had traveled extensively throughout Montana in the course of his responsibilities. Relative to the role of the local coordinators, an approximate commitment of about three months was, in most instances, prevailed upon to complete their phase of the survey operation for their locality and assigned territory.

Although it was initially realized that completion of the greater portion of the survey via the personal interview approach was most conducive to a higher per cent of returns for the questionnaire, this required a greatly expanded organization including the enlistment of many voluntary interviewers —many of whom would have to be indoctrinated in the interview techniques. The short duration of the project and its limited budget in addition to the severe and prolonged winter season made this approach impractical and unrealistic. And instead, the distribution of 14,800 questionnaires made by local coordinators by means of hand distribution to Senior Citizens individually or collectively via group activity or indirectly through churches, social and fraternal groups and indirectly through compiled mailing lists was completed by mid-June (this did not include the preliminary and pilot survey of the Deer Lodge area conducted in April to test the questionnaire). Besides 15 major cities with populations of over 5,000 people which were sampled, an additional 15 locations comprising smaller cities and towns and rural locations were also surveyed. Exhibit 12 in the appendix section lists the localities and territories covered.

Concomitant with the organizational phase of the project was the task of developing and implementing a suitable questionnaire which would be explicit and practical and serve to explore the interest and problem areas of Montana's Senior Citizens without being complicated nor time-consuming. Ultimately, a 5½ inch by 8½ inch light weight questionnaire booklet (11 pages and with black print against a yellow background) was resolved after consulting with sponsoring, supporting and interested state agencies (Commission on Aging, Public Employees Retirement System, Montana Statewide Planning Project for Vocational Rehabilitation Services, Teachers Retirement System, etc.). Voluntary lists of appropriate questions were supplied by local Senior Citizens groups; also, questionnaires of other state studies were reviewed for important ideas.

Prior to completion of the final questionnaire (Refer to Exhibit 13 in the appendix section) covering the statewide survey, a preliminary version was tried out on a small sample basis to test reactions and determine complications from which necessary revisions would be made. The city and community of Deer Lodge, Montana (population 4,681, 1960 census), which had a well-organized and cohesive Senior Citizens group, was selected for a trial run where 200 questionnaires would be hand-distributed for mail-back (with postage paid for). The central coordinator and the nearby Butte local coordinator made the appropriate contacts and completed the arrangements and distribution of the questionnaires. The original booklet contained 76 questions pertinent to 8 major topic areas: General Information; Housing Arrangements; Employment-Occupational-Retirement Status; Health and Medical; Income, Expenditures and Debts; Education and Social Activities; Special Needs and Problems; Miscellaneous. A promising return of 28.5 per cent was experienced. Many of the questions inviting comments and specified replies had answers which were indicative of the respondents' interest, concern and cooperation. As a result of this preliminary survey, several questions were modified for simplicity, and others removed for redundancy and lack of application. The questionnaire was also made more feasible for IBM codification and proces-

sing. The new and final questionnaire (Exhibit 13) contained 72 questions embracing the above topic areas.

Throughout most of the month of June, 14,800 questionnaires were distributed by local coordinators of the assigned localities in Montana by means of prepared mailing lists and hand distribution arrangements. By the cutoff period for IBM codification, a total of 2,346 returns—corresponding to a 15.9 per cent reply—were received. This was below the Deer Lodge yield of 28.5 per cent but not unrealistic for a mail-back survey where there was no control over the receipt of a reply to the extent experienced in the personal interview arrangement where yields run from 30 to 40 or higher per cent. The distribution and yield (return) for the assigned localities throughout Montana are shown in Table 26 in the appendix section. In some localities, notably Helena, Livingston and Glasgow, yields of over 20 per cent were achieved but in some others they were below expectations. During the months of July and August IBM codification and processing of the questionnaires were carried out. Late returns which kept coming in could not be included after the cutoff period was established. (It was evident from this that many Senior Citizens were on vacation travel or away from home when the questionnaires-by-mail were sent.) A discussion and analysis of the information and data received is reported in below in Part 1 of this study.

After distribution of the above primary questionnaire, an out-of-state mail-back leaflet (folded) containing eight inquiries was prepared (Refer to Exhibit 14 in the appendix section). This was designed to be sent to Senior Citizens who left Montana and relocated in other states. Names and addresses of retired public and private employees were obtained from their employment sources for the sole purpose of this survey. From a mailing of 725 questionnaires 212 replies were received by the cutoff period showing a favorable return of 29.2 per cent. As had been experienced above with the in-state-questionnaire, late returns attributed to the vacation period continued to come in after the cutoff tabulation had been made. This obviously would have increased the ultimate yield to over 30 per cent. The results and analysis of this second survey are discussed in Part II below.

Relative to the survey aspects of the project additional information on Montana Senior Citizens was obtained. This included 1950 and 1960 census data from the Bureau of Census, Department of Commerce; social security information from the Social Security Administration; welfare data from the Department of Public Welfare of the State of Montana; retirement statistics from the Montana Public Employees Retirement System and the Teachers Retirement System; senior citizens information from Montana Commission on Aging and the Denver division of the Administration of Aging. Numerous facts and valuable material were also obtained via reports and releases of allied agencies (federal and state) engaged in projects affecting the aged in specific areas, i.e. health, employment, housing, education, etc.

PART I **COMMENTARY-ANALYSIS SENIOR CITIZENS SURVEY-INVESTIGATION**

1. General Information

Ten questions were included under this category to determine common facts relating to Senior Citizens residing in various parts of Montana.

Question 1. **What is your sex?** Findings:

Identification	**Number**	**Per Cent**
Male	1,094	46.6
Female	1,197	51.0
(No answer)	55	2.3
TOTAL:	2,346	100.0

It was evident that the female segment was more responsive to this question because distribution contact was more likely with them than the males. In addition, women would be considered more receptive to and responsible for replying in the married group.

As had already been discussed above, the male segment of the total population was numerically predominant for many decades but the gap has been rapidly closing. Table 9. below presents data which reeals that the same situation exists in the 65+ group.[44] Before the 70's, however, females will become numerically dominant.

TABLE 9.
MONTANA 65+ MALE-FEMALE POPULATION AND SEX RATIO 1900-1960

Year	Males	Females	Males per 100 Females
1900	3,102	1,743	178
1910	5,776	3,309	175
1920	10,454	6,372	164
1930	16,493	10,207	162
1940	20,969	15,288	137
1950	28,533	22,331	128
1960	33,646	31,774	105

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28B)[44]

Locationwise (referring to Table 24 in the Appendix) women Senior Citizens have become more predominant in urban areas while an excessive proportion of men are found in rural areas. This condition has become recently manifest (1960 census), since in 1950, the male sex for the 65+ group was predominant in **both** urban and rural areas.[45]

Question 2. **How old are you?** Findings:

Age Bracket	Number	Per Cent
60-64	283	12.1
65-69	574	24.5
70-74	589	25.1
75-80	506	21.6
Over 80	335	14.3
(No answer)	59	2.5
TOTAL:	2,346	100.0

From the above, it could not be concluded that the amount of response was contingent on the age segment (with the exception of the 80+ segment) since an almost equal response was obtained from the 65-69, 70-74 and 75-80 brackets. (The 60-64 group was included since they were close to Senior Citizenship and certainly had important ideas and views with regard to this status and its related problems.)

Table 24 in the Appendix contains the 1960 and comparative 1950 breakdown of the 65+ group by age brackets and in terms of sex and urban rural location. Exhibit 7., above, contains the aging pyramids for 1900, 1950 and 1960 which also contrast the age brackets in terms of percentage of the state's total population.

Question 3. **What is your marital status?** Results:

Marital Status	Number	Per Cent
Single	109	4.6
Married	1,284	54.7
Widow	665	28.3
Widower	160	6.8
Divorced	54	2.3
Separated	18	0.8
(No answer)	56	2.4
TOTAL:	2,346	100.0

Here, the married status was the most predominant (54.7 per cent) as would have been anticipated. Widows exceed widowers by a factor of 44 in correlation with the greater life span of women. (This is also indicated by the results of Question 11 below where almost twice as many men were living with their wives as were women living with their husbands.)

However, Table 10. below compiled from 1960 census data[46] shows close correlation percentagewise with the above results and substantiates the predominance of widows in Montana's Senior Citizens population. (Widows also predominate nationally.)

TABLE 10.
MARITAL STATUS OF MONTANA 65+ GROUP

Marital Status	Total	Per Cent Status	Male	Female
Single	5,495	8.6	4,191	1,304
Married	34,711	54.4	21,585	13,126
Widow(s)	15,970	25.0		15,970
Widower(s)	5,738	9.0	5,738	
Divorced	1,860	2.9	1,211	649
Separated*	(548)	(0.9)	(351)	(197)
TOTAL:	63,774	100.0	32,725	31,049

*(Regarded as part of the married class)

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28D)[46]

Question 4. **Where is your birthplace?** This question was included to find out how many Senior Citizens were born in Montana, and what was the state or country of birth of the other 65+ residents From the data below, nearly one-fourth of the respondents were born in Montana while 62 per cent had another state as their birthplace. An approximate 12 per cent indicated that they were foreign born (Europe, Canada, Other). The survey findings were as follows:

Place of Birth	Number	Per Cent
Montana	544	23.2
Canada	44	1.9
Another state	1,457	62.1
Europe	227	9.7
(No answer)	57	2.4
TOTAL:	2,346	100.0

Table 11 below compiled from 1960 census data shows the following comparison:

TABLE 11
PLACE OF BIRTH OF 65+ POPULATION

Place of Birth	Number	Per Cent
Montana	8,803	14.0
Another State	39,392	62.7
Foreign Country	14,647	23.3
TOTAL:	62,842	100.0

From the table it is evident that a closer correlation exists for the birthplace "Another State" than for the Montana and foreign born replies. It is quite possible that the seven year span between the time of the census (1960) and the current year has now included a higher percentage of Montana born Senior Citizens as indicated in the rising percentages for each lower age segment (Table 98 of Census Final Report PC(1)-28D for Montana).47

Question 5. **Are you a citizen of the U.S.?** Findings:

Citizen of U.S.	**Number**	**Per Cent**
Yes	2,274	96.9
No	9	0.4
(No answer)	60	2.6
(unaccounted)	3	0.1
TOTAL:	2,346	100.0

Question 6. **How long have you lived in Montana?** Findings:

Residence in Montana	**Number**	**Per Cent**
Entire life	508	21.7
Less than 10 yrs.	57	2.4
10-25 yrs.	154	6.6
Over 25 yrs.	1,569	66.9
(No answer)	57	2.4
TOTAL:	2,346	100.0

The above statistics reveal the long term residency status of the majority of the respondents—close to 90 per cent of whom have lived over 25 years or their entire life in the state.

Question 7. **Who are your living relatives?** Findings:

Living Relatives	**Number**	**Per Cent**
None	80	3.4
Children	1,668	71.1
Parents	81	3.1
Bros. or Sis.	1,517	64.7
Grandchildren	79	3.4
Nephews and nieces	94	4.0
Cousins	56	2.3
(No answer)	92	3.9

The above question was included to determine the closest family ties of the Senior Citizen respondents and was considered important for possible correlation with subsequent questions concerning the influence of and association with relatives in light of social and economic factors involved, e.g. dependence upon for support, care, companionship, security, etc. Thus, from the standpoint of longevity characteristics it would be expected that high percentages would be indicated for children and brothers and sisters relations. The results also indicate multiple answers which would be naturally expected.

Question 8. **How close does a relative live to you?** It was important to find a connection between residence of the respondence with that of their relatives in terms of proximity in order that influential relationships might be established. Results:

Proximity of Relatives	**Number**	**Per Cent**
Live with me	245	10.4
Same city	999	42.6
Nearby city	305	13.0
Over 100 miles	323	13.8
Another state	355	15.1
Another country	19	0.8
(No answer)	99	4.2
TOTAL:	2,346	100.0

The above figures do show a close proximity of living location between the Senior Citizens and their relatives. Despite the fact that only 10.4 per cent of the respondents live with their relatives—allowing for an inference to be drawn that this is not a desired arrangement (refer to Question 10. below)—over 42 per cent of the respondents have relatives living in the same city. As inferred from subsequent questions and analyses, many of the widowed Senior Citizens prefer to live alone than with their relatives in order to enjoy their independent status. However, many of these people desire to have relatives living close by for social contact and peace of mind in case of emergency situations. As borne out in the discussion in a subsequent part of this report, there is strong evidence that when the relatives of Senior Citizens move to other distant locations, the Senior Citizens will also, in most cases, plan on relocation within the new vicinity of the relative. An important aspect of this situation was brought out by Dr. Ethel Shanas in her research report, **Family Relationships of Older People:**[48]

> Older people in the community are concerned about what would happen if they became ill. Not only are the costs of illness disturbing to the elderly, the disarrangements and rearrangements that often go hand in hand with illness threaten their mode of life and peace of mind. An elderly woman, expressing this concern, said to an interviewer, "I'm doing all right now living alone—but what if something should happen to me?" If she were incapacitated or housebound, if she had a broken hip or a cerebral vascular accident, what would happen to her living arrangements? To whom would she turn for help. Would these persons be family members? Would she have to call on community resources?

Relative to situations of this kind, Dr. Shanas mentioned that ninety-five per cent of the survey respondents said that they had someone close to whom they could turn for help, whereas five per cent of the older people were alone when confronted by such a crisis.[49]

Question 9. **Do any of your relatives support you?** Findings:

No support	2,101	89.6
Amount of support from relatives	**Number**	**Per Cent**
About 25%	62	2.6
About 50%	30	1.3
About 75%	30	1.3
100%	19	0.8
(No answer)	104	4.4
TOTAL:	2,346	100.0

About 6 per cent of the respondents received support from their relatives (25%, 50%, 75%, or 100%). This seems to correlate with Question 41. below: "If no income or income below $1,500/yr. how do you receive support?" There, 6.8 per cent of the respondents indicated receiving support from their relatives. From the above data, it is seen that almost 90 per cent of the respondents indicated receiving no support from their relatives. When this question is considered in context with Questions 10, 40, and 41 (also 46), it could be realized that in general, Senior Citizens are sensitive to connotations of welfareism—whether it be their relatives or public assistance.

Question 10. **Would you desire to live with your relatives(s)?**

From the findings below, the results to this provactive question spelled out a resounding "no" particularly when considering the first and third (also an implied "no") replies.

Desire to live with relative(s)	Number	Per Cent
No	1,523	64.9
Yes	69	2.9
Only to be close to them	606	25.8
Only with some of them	49	2.1
(No answer)	99	4.2
TOTAL:	2,346	100.0

An important point to consider from the above data is that 25.8 per cent of the respondents did indicate the desire to live **close** to their relative(s). Undoubtedly, a very high per cent could have resulted if a "yes" or "no" reply was allowed for the question: "Would you want to live close to your relatives?"

Senior Citizens' attitudes and feelings about living with and/or depending upon relatives were revealed in a study conducted by Barbara Jeane Solomon in cooperation with the USC Rossmoor-Cortese Institute for the Study of Retirement and Aging. As highlighted in the May, 1967, issue of **Aging**,[50] the following points were made:

> Institutional type of living is for the most part rejected. Even when the elderly remain in the community, but have to be dependent on children or relatives, there is much greater liklihood they will exhibit little satisfaction with life.
>
> To the senior citizen losing his independence is a reversal of a lifelong social need. Dependence of an aged parent on his children is damaging to the parent's self-image and carries with it a loss of status.
>
> Apartment rental constituted the next ranking arrangement.

From the above results it could be assumed that home ownership was, for the most part, a satisfactory arrangement. This correlated fairly well with the response to Question 16. below which attempted to bring out dissatisfaction with present housing arrangement. However, over 20 per cent of the respondents to that question did voice a variety of complaints. In addition, many expressed comments in the concluding portion of the questionnaire, which revealed housing problems, i.e. high taxes, cost of maintenance and repair, physical and mental strain of upkeep, poor resale market, poor location, snow removal, and impracticality for older people. For example, some of the following comments were made:

(Home owner replying to Question 71. inviting comments): "School tax reduced, in fact all! Most over 65 have educated 3 generations, not employed so can't pay."

(Another home owner replying to the same question): "No taxes, had to get a loan to pay them and now have to sell our home to pay the loan from the Bank. Then move to a Sr. apt."

(Reply to Question 64. "What laws would you like to have passed for the benefit of Montana's Senior Citizens?): "No property tax over a $5,000 valuation—good inspection of nursing homes and Senior Citizens homes."

> Seniors want contacts with friends and affectionate relations with their children, but do not want to be obligated to them.
>
> Receiving public assistance is embarrassing to some.
>
> Social Security benefits, on the contrary, are considered by most to be an earned "right" because of payments made during the working years.

2. **Housing Arrangement**

The following seven questions were tailored to explore problems in this area:

Question 11. **With whom do you live?** Here, it was intended to seek out clues to loneliness and, perhaps, isolation when this question was correlated with others. Findings:

Person lived with	Number	Per Cent
Alone	760	32.4
Husband	455	19.4
Wife	806	34.4
Relative	155	6.6
Friend	18	0.8
Other	73	3.1
(No answer)	78	3.3
TOTAL:	2,346	100.0

The above figures reflect that a sizable percentage of the respondents live alone. In considering the disproportionate figures for "husband" and "wife" and relating these to the discussion of Question 3. above, it would be reasonable to conclude that the great majority of those living alone are women who are widowed.

In statistics for 1965 released by the Social Security Administration as published in the April, 1967, issue of **Aging,** the total per cent distribution (national level) of women living alone or with nonrelatives was 19.3 per cent while for men only 7.2 per cent. (As had also been discussed above, it might be appropriate to mention that it was the tendency for widowers to remarry than for the widows to do so—a situation which contributed to more women living alone than men.)

Question 12. **What is your housing arrangement?** Findings:

Type of housing arrangement	Number	Per Cent
Own home	1,675	71.4
Rent home	138	5.9
Home owned by relative	91	3.9
Home shared with friend	7	0.3
Home rented by relative	8	0.3
Rept Apt.	244	10.4
Apt. rented by relative	7	0.3
Apt. shared with friend	3	0.1
Board or guest at hotel	8	0.3
Coop. apt. or housing	10	0.4
Other	53	2.3
(No answer)	102	4.3
TOTAL:	2,346	100.0

As indicated from the above most of the respondents had undertaken a home ownership arrangement. A long time ownership could be inferred since in conjunction with Question 42 below relating to mortgage debt, only 7.5 per cent of the respondents indicated that they had an outstanding mortgage.

Question 13. **What is the approximate cost of your housing?** Results:

Cost of housing	Number	Per Cent
Nothing	250	10.7
Under $50/month	480	20.5
$51-$100/month	697	29.7
$101-$125/month	171	7.3
$126-$150/month	94	4.0
Over $150/month	165	7.0
(No answer)	489	20.8
TOTAL	2,346	100.0

Relative to Question 12. above where the data indicated that over 71 per cent of the Senior Citizens owned their own homes (most of which were not encumbered with mortgages), it could be reasonably assumed that a significant number had housing costs which ranged from $600 to over $1,200 a year. When correlated with income, however, a serious problem could emerge—particularly, when income was below $1,500 a year (Question 40. below). Thus, when comparison of monthly expenditures (Question 46) was made with income, many Senior Citizens having incomes below $1,500 showed a $30-$40 per month expenditure for housing—which could represent 25 to over 30 per cent of their income.

Also, in connection with housing costs, the burden of taxes should not be overlooked. Thus property taxes which are particularly high in urban communities, would reflect an inequitable expense burden imposed on Senior Citizens, particularly, for those with low retirement incomes.

Although reduction in assessed valuation for home owning Senior Citizens (property value of $15,000 or less—taxed on a 20 per cent basis instead of the usual 30 per cent) has afforded some relief, this is still inadequate. Not many Senior Citizens know about this provision to take advantage of the allowance. The law should be reviewed for determination of a more realistic allowance or giving low income Senior Citizens complete relief from this tax. A review should also be made of the imposed limitations on retirement and other sources of income to remove eligibility barriers.

Question 14. **What are you lacking in your home?** Findings:

Type of home deficiency	Number	Per Cent
Adequate heat	117	5.0
Light	41	1.7
Air	29	1.2
Room	120	5.1
Telephone	115	4.9
Stove	17	0.7
Nearby toilet	49	2.1
Peace and quiet	2	0.1
Companionship	3	0.1
Hot water	2	0.1
Other	109	4.6
(No answer)	1,882	80.2
TOTAL:*	------	------

*(not included because some multiple replies were received)

The 80.2 per cent comprising the "No answer" category would indicate acceptance of present living conditions—at least, perhaps, within tolerable limits. When the replies for the variety of deficiencies were added (604) these comprised 24.3 per cent of the total (including the "No answers) replies. On a larger sample basis, therefore, it would be quite possible that even a higher percentage of complaints would be received.

It is also interesting to note that "companionship" was not registered as a characteristic deficiency of the home to any noticeable degree. Replies to Questions 51. through 54. inclusive (below) indicate that companionship is not a major problem confronting Senior Citizens.

Question 15 **Are repairs made for you when needed?** Findings:

Replies	Number	Per Cent
Yes	741	31.6
Occasionally	112	4.8
Only if I pay for them	957	40.8
Seldom	78	3.3
(No answer)	456	19.4
(Unaccounted for)	2	0.1
TOTAL:	2,346	100.0

The relatively high percentage of the elderly paying for their repairs would be, of course, indicative of the many home owners revealed in Question 12. above and would relate to housing costs discussed in Question 13. above.

Question 16. **What don't you like about your housing arrangement?** Supplementing Question 14. above to a certain extent, this question attempted to directly determine other and related conditions for dissatisfaction with the present housing arrangement. From the 78.6 per cent of the replies (including some multiple replies) it appeared that the status quo was satisfactory for the large majority. The following were the findings:

Reason for dissatisfaction	Number	Per Cent
Too far from town	114	4.9
Too many stairs	106	4.5
Too gloomy	31	1.3
Too noisy	92	3.9
Too crowded	16	0.7
Too cold	16	0.7
Too lonely	15	0.6
Too old (dilapidated)	3	0.1
Too dingy	2	0.1
Stifling	0	0.0
Other	158	6.7
(No answer)	1,845	78.6
TOTAL*:	------	------

*(not included because some multiple replies were received)

Here, stairs, noise and long ways from town (connoting a transportation problem, perhaps) appear to be problems for a minority of the respondents. As mentioned before, these percentages might have reflected higher values on basis of a larger sample; consequently, the above problems—including those indicated in Question 14. above—should not be dismissed.

Question 17. **Would you want to move to a better house or apartment if it did not cost too much?** The results below indicate that almost 20 per cent of the respondents desired better housing accommodations provided they were not too expensive while 65 per cent did not care to make such a change. Apropos of those desiring to make a change, some of the following comments were received:

(Respondent offering comments evoked by Question 71.): "Low cost housing for those on low incomes. They cannot afford the high rent on Social Security. They also want to live in respectable neighborhoods with pleasant surroundings and recreation."

(Reply to Question 64. "What laws would you like passed for the benefit of Montana's Senior Citizens.?"): "To have homes—reasonably priced and people who care about them. I can't afford any homes I know of."

(Reply to Question 71. inviting comments): "I believe I mentioned this before but will add we do need senior citizens home with large enough rooms to each one so relatives or friends can visit them in their own rooms—no jail cells like most have now."

3. **Employment-Occupational-Retirement Status**

Table 12. presents a composite picture of the 1960 employment-retirement status of Montana's Senior Citizens by sex.[51] It will be noticed that 10,838 males, or approximately 33.1 per cent of the male population at the time, were in the labor force. However, 66.9 per cent, or 21,887 men, were not in

TABLE 12.

EMPLOYMENT-RETIREMENT STATUS MONTANA 65+ GROUP BY SEX AND AGE

	65-69	70-74	75+	Total	Per Cent Total
Males:	11,402	10,312	11,011	32,725	100.0
Not In Labor Force	5,372	3,343	2,123	10,838	33.1
Not In Labor Force	6,030	6,969	8,888	21,887	66.9
Last worked 1950-60	5,076	5,251	4,531	14,858	45.4
Last worked 1960	301	186	86	573	1.8
Last worked 1959	1,822	1,255	950	4,027	12.3
Last worked 1955-58	2,289	2,438	1,903	6,630	20.3
Last worked 1950-54	664	1,372	1,592	3,628	11.1
Did not work 1950-60	937	1,705	4,333	6,975	21.3
Females:	10,835	9,702	10,512	31,049	100.0
Not In Labor Force	2,147	1,119	614	3,880	12.5
Not In Labor Force	8,688	8,583	9,898	27,169	87.5
Last worked 1950-60	2,325	2,002	1,331	5,658	18.2
Last worked 1960	207	81	38	326	1.1
Last worked 1959	656	424	270	1,350	4.3
Last worked 1955-58	955	847	544	2,346	7.6
Last worked 1950-54	507	650	479	1,636	5.3
Did not work 1950-60	6,305	6,544	8,519	21,368	68.8

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28D)[51]

the labor force and could, for the most part, be considered as retired in the broad sense of the term. 3,880 women, or 12.5 per cent of the female 65+ population, were in the labor force (almost a third of the males in the labor force) while 27,169 women, or 87.5 per cent, remained outside of this classification or were in the female retirement status. With regard to the total Senior Citizen population, therefore, 14,718 persons, or 23.1 per cent, are in the labor force while 76.9 per cent, or 49,056 persons, are in so called "retirement." It is not known how many of the latter are happy or satisfied over their statistical state of affairs but it can be reasonably surmised that many are not.

Another look at the table shows that 14,858 men, or 45.4 per cent of the male Senior Citizen population, effected their **last** employment during the decade of the 50's; for the women, who were mostly homemakers, the percentage was not as pronounced, i.e. only 18.2 per cent.

This section includes ten questions which attempt to reveal additional information pertinent to aspects relating to employment, occupational background, and retirement.

Question 18. **What is your employment status?** It is interesting to see from the findings below that 20.6 per cent of the respondents account for some form of employment activity (full ttime, part ttime, leave of absence, seasonal, and other). It is most likely that this percentage is higher because some of the "no answers," comprising 13.3 per cent, would also fall into this class. 62.0 per cent said that they were retired while 3.8 per cent indicated that they were unemployed.

The tabulation breakdown is as follows:

Employment Status	Number	Per Cent
Employed full time	195	8.3
Employed part time	158	6.7
Leave of absence	5	0.2
Retired	1,455	62.0
Unemployed	90	3.8
Seasonal	21	0.9
Self employed (full time)	17	0.7
Self employed (part time)	7	0.3
Other	81	3.5
(No answer)	312	13.3
(Unaccounted for)	5	0.2
TOTAL:	2,346	100.0

Question 19. **What is your retirement status?** Findings:

Retirement status	Number	Per Cent
Compulsory (Union)	42	1.8
Compulsory (Employer)	142	6.1
Compulsory (Gov.-Fed.)	61	2.6
Compulsory (Gov.-State)	53	2.3
Voluntary (Gov.-Fed.)	195	8.3
Voluntary (Gov.-State)	103	4.4
Voluntary (Employer)	278	11.8
Voluntary (Self employed)	132	5.6
Other	230	9.8
(No answer)	1,098	46.8
(Unaccounted for	12	0.5
TOTAL:	2,346	100.0

Thus, from the above data it can be estimated that 12.7 per cent of the respondents were on compulsory retirement (public and private) while 30.2 per cent went into voluntary retirement.

The negative effects of "forced" or compulsory retirement on older people have already been discussed above and cannot be overlooked as a serious problem. Barron, in his work, **The Aging American,** emphasizes the following disheartening points:[52]

> (a) By disrupting the daily life pattern of the individual, retirement may disturb his physiology sufficiently to induce organic illness and premature death. (b) Expectations of physical and mental morbidity and impending death are so dramatically intensified by the formality of retirement that they become "self-fulfilling prophecies," expressed in hypochondria and functional symptoms of illness.

It would seem that the entire concept of and culture about retirement should be overhauled and a more realistic approach based on "controlled" retirement instituted. Thus, self employed persons exercising controlled retirement in phasing out of their activities are not affected by the traumatic changes experienced by persons **forced** into retirement.

Question 20. **How long are you retired in the Public Employees Retirement System in Montana?** The Public Employees Retirement System has long maintained a manifest interest in its retired Senior Citizens as well as in all the people in the 65+ group, and the purpose of this question was an attempt to obtain some statistics on the span of retirement of these former employees.

Findings:

Period of retirement	Number	Per Cent
Over 10 years	163	6.9
Over 5 years	150	6.4
Over 3 years	83	3.5
Over 1 year	71	3.0
Less than 1 year	38	1.6
(No answer)	1,635	69.7
(Undetermined)	206	8.8
TOTAL:	2,346	100.0

From the above replies it is evident that many of the respondents did not understand the question with regard to the particular group for which it was intended. This is indicated by the 206 indeterminate replies. In addition, from the "Total" (2,346) respondents, the number responding as "retirees" of PERS was too high on a proportionate basis. This inconsistency is brought out by the replies to Question 22. below for the Public Service worker category.

Question 21. **Are you happy to retire?** Besides the usual "yes" and "no" choice, the question was worded to allow the respondent to give a reason for the way re felt. Thus, from the standpoint of only "yes" and "no" totals, 42.8 per cent, or 1,005 respondents, indicated that they were **happy** to retire while 484, or 20.6 per cent, were not happy with this status. The breakdown of the various reasons accordingly are tabulated below:

Are you happy to retire?	Number	Per Cent
Yes, because—too tired, weak, old, etc	245	10.4
" " —just don't want to work anymore	39	1.7
" " —poor health, sickness, etc.	164	7.0
" " —want to relax, travel, do what I want(ed)	164	7.0
" " —(Other reasons)	456	19.9
No, because—enjoy working	89	3.8
" " —need the income	58	2.5
" " —am lonely, bored,etc.	37	1.6
" " —want to feel needed, be responsible, creative, etc.	16	0.7
" " —(Other reasons)	162	6.9
Indifferent	7	0.3
(No answer)	972	41.4
TOTAL:	2,346	100.0

Of the uncommitted 972 respondents, representing 41.4 per cent of the total, it could be assumed that they did not make up their minds about their retirement or, simply, did not care to respond to the question. From another standpoint, it could be construed that if they were not happy with their retirement, the chances would be high that they would not care to admit it.

There were twice as many "yes" replies as "no" 'replies and there could be, perhaps, a correlation with Question 19 above whre "voluntary" retirement was more than double "compulsory" retirement. Here, of course, voluntary retirement would be regarded more closely phased with "controlled" retirement where the individual leads a happy and eventful life.

Question 22. **What is or was your occupation?** Findings:

Occupation	Number	Per Cent
Mining worker	29	1.2
Ranch-farm worker	235	10.0
Lumber worker	33	1.4
Transportation worker (R.R., truck, etc.)	101	4.3
General laborer (helper, handyman, etc.)	165	7.0
Public Service worker (Fed. civ. serv., State, PERS, municipal, etc.)	108	4.6
Professional (Private: lawyer, doc., real estate broker, etc.)	196	8.4
White collar (Private: clerk, secretary, etc.)	181	7.7
Skilled worker,—crafts, industrial: plumber, mech., assembler, etc.	236	10.1
Other white collar workers	189	8.1
Housewife	411	17.5
(No answer)	462	19.7
TOTAL:	2,346	100.0

The above tabulation represents a wide distribution of occupational areas of the respondents with the expectation that the "housewife" category would be reasonably pronounced in a singular role but it can be assumed that some of the women respondents would be employed in addition to carrying on the major role of housewife—particularly under the circumstances of the need for income or other important reasons.

23. **Are you now in need of work?** Findings:

Replies	Number	Per Cent
No	1,584	67.5
Part time	181	7.7
Full time	18	0.8
Occasionally	125	5.3
(No answer)	434	18.5
(Unaccounted)	4	0.2
TOTAL:	2,346	100.0

Despite the fact that 67.5 per cent of the respondents stated that they did not need work, a cumulative 13.8 per cent (part time, full time and occasional) were interested and Question 24. following would indicate that even a higher percentage wanted jobs to fulfill the needs expressed. Thus, **work** would have a different meaning for many of the retirees.

Question 24. **Why do you need work?** Findings:

Reason for desiring work	Number	Per Cent
Need the income	351	15.0
Feel happier when working	257	11.0
Enjoy working	4	0.2
Other	18	0.8
(No answer)	1,711	72.9
(Unaccounted)	5	0.1*
TOTAL:	2,346	100.0

*adjustment only

Comments on, requests and recommendations for employment or part time activities were numerous apropos of the above reasons for desiring work and including others. The following are some of these.

HILLCREST HOMES, situated on the outskirts of Bozeman, Montana, is a retirement home which includes a personal care section and a health center. It is a non-profit program of service operated by the Methodist Church through the Bozeman Deaconess Foundation.

(Respondent who answered that he was not happy to retire, i.e. Question 21): "Surely there are many financially insecure Senior Citizens who are both mentally and physically capable of at least part-time employment. Some way of bringing the job and man together is desirable."

(Unhappily retired carpenter responding to Questions 61. and 62. by indicating one of his future fears was lack of): "The opportunity to earn my own way and be independent."

(Respondent who was not happy to retire because): "Am cut off from all contacts with former associates."

(Housewife offering comments with regard to Question 71): "Many older people I have talked to would be happier if a little more money could be had. Part time work when wanted."

Question 25. **What type of employment could you handle?** Results:

Type of employment that could be handled	**Number**	**Per Cent**
Teacher's aide, librarian aide, counseling	30	1.3
Assist social worker	2	0.1
Domestic work or assistance (housekeeping, cooking, etc.)	38	1.6
Domestic work or assistance (carpentry, painting, repair, gardening, etc.	64	2.7
White collar (clerical, secretarial, etc.)	77	3.3
Consulting and professional	12	0.5
Skilled trade, industrial-crafts	26	1.1
Work with young children, baby sit, etc.	35	1.5
Other (jobs)	110	4.7
(No answer)	1,946	82.9
TOTAL:*		

*(not included because some multiple replies were received)

From the above information it could be realized that a wide range of activities would satisfy some of the respondents who represented a group of over 15 percent desiring some form of employment.

Question 26. **How long have you been out of work?** Results:

How long out of work	**Number**	**Per Cent**
Several months	49	2.1
Over 6 months	37	1.6
Over 1 year	116	4.9
Several years	200	8.5
Over 5 years	390	16.6
(No answer)	1,549	66.0
(Unaccounted)	5	0.3
TOTAL:	2,346	100.0

The 16.6 per cent of the above who indicated being out of work for over five years were, most likely, representative of older age groups.

Table 12. above showed that for the situation expressed as: "Did work 1950-60," higher totals were indicated for the older age groups where the female population represented the greatest proportion. Labor force participation, therefore, would decline numerically for each older group (as indicated in Table 12.).

On a national scale, statistics complied for 1966 show a very sharp decline in the labor force participation rate for both sexes of the 65+ group in terms of increasing age brackets. Thus, the 28.7 per cent rate for the 65-69 group drops to 11.0 per cent for the 70+ group. Between 1890 and 1966 the labor force participation rate for 65+ males showed a marked decline from a high of 68.3 per cent to a low of 26.9 per cent.[53]

Question 27. **What type of job training do you want?** This question was included to determine if job displacement was a problem factor relative to unemployed Senior Citizens, and what type of job training would be desired by the respondents. From the 94.3 per cent "no answer" category it might be inferred that the outstanding majority expressed very little desire for job training of one type or another. The small and fractional percentages below did indicate certain job training preferences.

Type of job training desired	Number	Per cent
Teacher's aide, librarian aide, etc.	25	1.1
Assist social worker	1	0.0
Clerical trainee	11	0.5
Administrative trainee (personnel, coordinator, etc.)	6	0.3
Assist in retailing, sales, etc.	6	0.3
Specialty areas (assist in real estate, insurance, etc.)	6	0.3
Learn craftsline activities (jewelry, woodworking, etc.)	10	0.4
Production, manufacturing, processing activities, etc.	6	0.3
Other activities	62	2.6
(No answer)	2,212	94.3
(Unaccounted)	1	0.0
TOTAL:	2,346	100.0

However, when considering that the survey sample of 2,346 persons was in itself but a small percentage of the Senior Citizens population of Montana (67,000+), it could be realized that the number of people interested in job training would be respectable in addition to those desiring employment but without some type of job training.

4. Health and Medical

This section embodied eleven questions pertaining to areas of health, disability and medical attention. Older people living in nursing homes, convalescent homes and hospitals were not covered by the survey.

It has become axiomatic that incidence to disease—particularly chronic disorders of one type or another—increases with age and results in a variety of disabilities which handicap older people from enjoying regular activities. The resulting mental distress compounded not only from the illness itself but from the worry and fear of lack of care and attention—causes further complications of poor health.

Some of the following questions attempt to elicit what some of these problems are or might be.

Question 28. **What major illness do you suffer from?** Results:

Type of illness afflicted by	Number	Per Cent
Heart and cardiovascular (high blood pressure, stroke, etc.)	446	19.0
Respiratory ailments (asthma, bronchitis, etc.	127	5.4
Nervous system disorders	49	2.1
Rheumatism, arthritis, etc.	337	14.4
Diabetes	85	3.6
Cancer	22	.9
Stomach-intestinal disorders	60	2.6
Anemia	8	0.3
Kidney disorders	25	1.1
General senility	15	0.6
Other	255	10.9
(No answer)	1.196	51.0
TOTAL*	-------	-------

*(not included because multiple replies received)

The above figures are more than convincing that a large percentage of the respondents suffer from chronic ailments of which diseases of the heart and cardiovascular system are particularly manifest, with rheumatic and arthritic disorders next in line. Thus, these diseases in themselves place increasing limitations on the scope and type of activities that could be enjoyed by Senior Citizens without some form of assistance.

Question 29. **How long have you had this illness?** Results:

Length of illness	Number	Per Cent
Less than 1 year	59	2.5
1-2 years	80	3.4
2-3 years	108	4.6
3-5 years	71	3.0
Over 5 years	732	31.2
(No answer)	1,294	55.2
(Unaccounted)	2	0.1
TOTAL:	2,346	100.0

The persistent nature of chronic diseases is, perhaps, revealed by the 31.2 per cent response for the "Over 5 years" identification. Only a small percentage indicated that they were afflicted for less than a year. It would not be assumed, of course, that the 55.2 per cent not answering meant that this group was in reasonable good health.

Question 30. **Where have you received medical attention?** findings:

Where medical attention was received	Number	Per Cent
Local hospital	952	40.6
Doctor's office	1,298	55.3
State hospital	35	1.5
V. A. hospital	79	3.4
Nursing or convalescent home	10	0.4
Own home (call made by doctor, nurse, etc.)	4	0.2
Other	140	6.0
(Out of state hospital)	17	0.7
(No answer)	625	26.6
TOTAL:*	——	——

(Not included because multiple replies received)

It should not be taken for granted from the above results that the respondents did, in the overwhelming majority, i.e. almost 96 per cent of the cases, receive adequate medical attention. From the subsequent questions there are many indications that conditions for proper medical attention **do not** exist. One respondent who had checked off the first two of the above categories added, in the "Other (Specify)" blank: . . . " but didn't get it in time to help."

At this point it would be opportune to mention that even before the survey was started, a critical aspect of the medical-health situation—particularly as might be manifest in the more rural communities of the state—came to the forefront.

Around the end of March, 1967, the college received a letter from the community of Augusta where over 100 people (most of them Senior Citizens) asked for help in the establishment of a medical clinic. (The contact was made as a result of the publicity given to the project.) In this community with a population of around 500 people, there were no medical facilities or personnel except for one registered nurse and the nearest medical center was in the town of Choteau, 25 miles away. As a result of the liaison established by the Montana Commission on Aging, the U.S. Public Health Service was brought in on the problem. The end result is that there is now a functional health-medical center serving the community.

It is dubious that the above situation was **unique** to the Augusta community, but that many such communities exist throughout the state and are in need of improved medical-health facilities and adequate personnel.

Question 31. **How often have you required medical attention?** Findings:

How often medical attention was required	**Number**	**Per Cent**
Frequently	200	8.5
Several times a month	44	1.9
At least once a month	163	6.9
At least several times a year	396	16.9
At least once a year	349	14.9
Seldom	796	33.9
(No answer)	396	16.9
(Unaccounted)	2	0.1
TOTAL:	2,346	100.0

Here, the respondents were asked to determine the frequency of their medical attention. (This was not to connote routine checkup but the need for medical attention due to symptoms of an illness or ailment.) Thus, over 17 per cent of the respondents require medical attention at least once a month or at more frequent intervals; almost another 17 per cent need services at least several times a year. This accounts for a relatively high immediate to interim need for medical attention and raises the question as to how close are these requirements met or how long are Senior Citizens going without the care of a physician or nurse or both? How well are the 796 who indicated that they "seldom" needed medical attention? The subtle and latent characteristics of early phases of chronic diseases and ailments are often very difficult to realize and self-evaluations could be misleading.

Question 32. **Main reasons for not having medical attention?** Findings:

Reasons	Number	Per Cent
Don't need such	237	10.1
Can't afford such	122	5.2
Dr. not available	12	0.5
No transportation	76	3.2
No hospital	4	0.2
No nurse	5	0.2
Am afraid	4	0.2
Don't have faith in doctors	9	0.4
Too expensive	4	0.2
Will be of little or no help in my case	52	2.2
Other	295	12.6
(No answer)	1,599	68.2
TOTAL:	——	——

The 68.2 per cent who formed the "No answer" class could be regarded as those who had received medical attention to some extent even though not adequate, perhaps. In the main, this group could be identified with the large majority who had responded to Question 30 above as having received medical attention at a local hospital or doctor's office.

The 10.1 per cent who stated that they did not need such attention (care) presumably did so on basis of self-evaluation or, perhaps, as a result of a recent checkup.

The critical 5.2 per cent who did not receive the needed attention because they could not afford such amplify a serious problem situation in this area. In view of the fact that the distribution of questionnaires was not made on a random sample basis but via more expedient channels of contact with Senior Citizens (for reasons already explained in the introduction, above) it was most likely that the average Senior Citizen contacted was in better overall circumstances. It would be felt, therefore, that under random sampling, higher percentages would be indicated for unfavorable problem factors such as the above relating to the per cent not receiving medical attention because they could not afford such.

Under the same explanation, Senior Citizens not receiving medical attention because of nonavailability of transportation would also show a higher percentage than the 3.2 per cent indicated in the above tabulation. The transportation facet of nonreceipt of medical attention was also quite manifest in the above discussed Augusta community where the people lacked both public and private facilities to go to the Choteau medical center 25 miles away and no such transportation was available at a **reasonable** cost.

Althought the state has helped the aged through the auspices of the Department of Public Welfare relative to medical care by supplementing Medicare expenses and effecting medical payments and medical assistance via the Kerr Mills OAA medical and MAA programs, these constitute but a portion of the real needs in this area. The number of recipients of such medical benefits are a small percentage of the Senior Citizen population of the state. Table 13 below prepared from the data of the November, 1966, **Statistical Report** of the Montana Department of Public Welfare presents some information on medical payments and assistance for Montana's aged for that recent period.[54] Judging from the small number of recipients it can be realized that a greater percentage of noninstitutionalized Senior Citizens population are in great need of such assistance. Since it has been estimated that 42 per cent of the nation's noninstitutional Senior Citizen population live below the low

income level,[55] when translated for Montana's 65+ population it can only mean that large numbers of unidentified older people cannot afford medical attention and many, perhaps, do not know of or cannot arrange for public assistance—or, simply refuse to accept such assistance.

TABLE 13

VENDOR MEDICAL PAYMENTS AND MEDICAL ASSISTANCE OF THE AGED BY PUBLIC WELFARE

Vendor Medical Payments for Aged for November, 1966 by D. P. W.

Number o f Recipients: 1,532

(Per Sent Current Aged Population*): 2.3 per cent

Type of Service	Amount	Per Cent
Physician's Services	$ 7,960	30.0
Hospitalization	5,472	20.6
Nursing Home	3,000	11.3
Drugs	9,672	36.5
Other	462	1.7
TOTAL	$ 26,566	100.0

Average per recipient: $17.34

Medical Assistance for Aged for November, 1966 by D. P. W.

Number of Recipients: 1,698

(Per cent Curent Aged Population*): 2.5 per cent

Type of Service	Amount	Per Cent
Physicians Services	$ 7,858	4.4
Hospitalization	6,078	3.4
Nursing Home	155,947	86.4
Drugs	9,612	5.3
Other	975	0.5
TOTAL	$180,470	100.0

Average per recipient: $106.29

Source: Department of Public Welfare (Statistical Report, Nov. '66)[54]

*(approximately, 67,000 persons)

Question 33. **What kind of physical disability do you have, if any?** In addition to interrelating physical disability aspects with chonic illness relative to problems associated with medical care, Question 33 through 36 were included from the standpoint of informational value to the Montana Statewide Planning Project for Vocational Rehabilitation Services. Letter of March 8, 1967 (Exhibit in the Appendix) from this agency indicates the interest area concerning the aged and the handicapped people to be helped out. The results for Question 33 were as follows:

Nature of physical disability	Number	Per Cent
Difficulty in walking	237	10.1
Difficulty in seeing	122	5.2
Difficulty in eating	12	0.5
Difficulty in hearing	76	3.2
Difficulty in talking	4	0.2
Difficulty in keeping balance	5	0.2
Poor reflexes	4	0.2
Paralysis	9	0.4
Poor coordination	4	0.2
General immobility due to age	52	2.2
Other	295	12.6
(No answer)	1,599	68.2
TOTAL: (multiple replies)	——	——

In many instances respondents reiterated their specific illness(es) (Question 28, above) for their disability affliction. This resulted in placing the reply in the "Other" catchall. Typical answers were: "No heavy lifting on account of my back"; "Not able to do my own work alone"; "Crippled right leg. Result of an accident, also arthritis and slight heart trouble"; "See # 28—limits ability to lift and could develop into need for a disk operation." From this standpoint, therefore (since a forced-choice reply was not set up), the indicated percentages for the various disabilities would probably be higher. Thus, mobility—particularly, walking—would be affected. This would be further aggravated by impairment of sight, shortness of breath, etc. In essence, one of the major problems in this area would be involved with helping Senior Citizens getting around, i.e. feasible transportation, convenient access to public and private places, rest areas, etc.

Question 34. **For how long?** Findings:

Duration of physical disability	**Number**	**Per Cent**
Less than 1 year	60	2.6
1-2 years	40	1.7
2-3 years	80	3.4
3-5 years	38	1.6
Over 5 years	413	17.6
(No answer)	1,714	73.1
(Unaccounted)	1	0.0
TOTAL:	2,346	100.0

The long term characteristic of disability as, perhaps, interrelated with chronic illness is indicated by the relatively high 17.6 per cent for those who have been afflicted for over five years.

Question 35. **How does your physical disability limit your activities?** Findings:

Effect of disability on activities	**Number**	**Per Cent**
No effect	237	10.1
Can do most	359	15.3
Can do some	425	18.1
Can do none	119	5.1
Have to have intermittent rest	9	0.4
Become short of breath after a while	2	0.1
Feel pain and discomfort after a while	2	0.1
Lose balance and coordination after a while	0	0.0
Become dizzy after a while	0	0.0
Become nervous and frustrated after a while	1	0.0
Other	32	1.4
(No answer)	1,714	73.1
TOTAL: (multiple replies)	——	——

The limitation of activities caused by disability is quite pronounced as indicated by the composite 23.2 per cent for the "Can do some" and "Can do none" categories. Had a forced reply been employed, it is quite likely that the fractional percentages indicated for various limitations would have been higher.

Question 36. **What should be done in public places and buildings to make it easier for disabled Senior Citizens to get around?** This question was also of prime concern to Vocational Rehabilitation Service in connection with determination of architectural features that would be regarded as barriers for the mobility of aged and handicapped persons. The ultimate objectives would be to design buildings and facilities more suitable for the needs of this group (refer to Exhibit in the Appendix).

Findings:

Recommendations	Number	Per Cent
Install escalators and elevators	279	11.9
Confine activities on one floor	24	1.0
Have adequate handrails where there are steps	52	2.2
Eliminate steps	108	4.6
Have automatic doors	6	0.3
Have better lighting	1	0.0
Have available and nearby toilets	2	0.1
Avoid having slippery floors, steps, etc.	5	0.2
Better centralization of public activities	3	0.1
Have better public transportation system	26	1.1
Other	131	5.6
(No answer)	1,709	72.8
TOTAL: (multiple replies)	——	——

Considering the above recommendations it would appear that removal of climbing barriers or steps would be of prime interest to Senior Citizens. Apropos of this was the highly recommended need for installation of escalators and elevators.

Question 37. **Are you presently in need of nursing care?**

Replies	Number	Per Cent
Yes	99	4.2
No	1,833	78.1
Don't know	67	2.9
(No answer)	345	14.7
(Unaccounted)	2	0.1
TOTAL:	2,346	100.0

The "no" answers were highly predominant in light of the comparatively small percentage that did not respond to this question (only 14.7 per cent) which seemed to indicate that Senior Citizens might have an aversion toward nursing care. Thus, so great might be the meaning of existing community ties (no matter how small they might actually be) that there would be disinclination to sever these in terms of a new and strange environment.

Question 38. **What type of medical-health insurance do you have?** Findings:

Type of medical-health insurance carried	Number	Per Cent
Medicare	1,308	55.8
Employer-union paid plan	447	19.1
Own private insurance plan	741	31.6
Other arrangement	209	8.9
(No answer)	492	21.0
(Unaccounted)	8	0.3
TOTAL: (multiple replies)	——	——

From the general standpoint, coverage—according to the above percentages—appeared to be present for the great majority although it could not by all means be regarded as complete in scope to allow optimum benefits as might be realized by the middle age and young adult groups in the labor force.

Relative to hospital and surgical insurance on the national level, statistics for 1962-63 from the Department of Health, Education, and Welfare and the Public Health Service showed that 45.7 per cent, or 7.7 million (approximately), of the 65+ population (16.9 million) were covered for surgical insurance while 54.0 per cent, or 9.1 million, had hospital insurance of one form or another. The aforesaid percentages were representative of **all** income groups of the Senior Citizen population. However, when income was broken down into ranges, only 32.0 per cent of the 65+ population had coverage for surgery for family income under $2,000, and 39.0 per cent for hospital insurance for the same income. Obviously, those with higher incomes represented higher percentages of the insured 65+ population.[56]

Many of the private plans, of course, limit the number of benefits (or length of benefits) with increasing age relative to the nature of developing chronic illnesses so the only recourse is help from nearby relatives or entry into a nursing home.

5. **Income, Expenditures and Debts**

The eight questions included under this heading attempt to reveal problems pivoting on the income position of the 65+ group. Cut off from previously high levels of income generation, this group has become economically (and socially) pigeon-holed and drastically threatened and affected by the attritional taxes and inflation. What has been proudly proclaimed as a rising standard of living for millions of Americans has ironically at the same time become a substandard or poverty level of living for the aged.

Question 39. **What are your sources of income?** Findings:

Sources of Income	**Number**	**Per Cent**
None	47	2.0
Part time job	187	8.0
Full time job	183	7.8
Income property	458	19.5
Social security	1,615	68.8
PERS pension	261	11.1
Union pension	78	3.3
V. A. pension	170	7.2
Annuity or endowment	60	2.6
Interest on savings, bonds,	102	4.3
Other	347	14.8
(No answer)	178	7.6
TOTAL: (multiple answers)	——	——

It is evident from the above that many of the respondents checked off and/or indicated (for "Other-Specify:—") multiple sources of income. 68.8 per cent was representative of Social Security benefits with income property following from lower percentage level, but cumulatively, pension funds are also quite pronounced as a source of income.

Table 14. below, containing data received from the district office of the Social Security Administration, shows that Retired Worker benefits as of December 31, 1965, totaled 40,977, and represented around $3.5 million in monthly payments.

Question 40. **What is your approximate income?** Here, six ranges where established for check off of the applicable one. This question and the replies received were also to be compared with those of Question 46 below relating to monthly expenditures.

TABLE 14

NUMBER AND AMOUNT OF SOCIAL SECURITY MONTHLY BENEFITS IN PAYMENT STATUS BY TYPE OF BENEFICIARY—MONTANA 12-31-65

Type of Beneficiary	Number of Benefits	Monthly Amount
Retired Worker	40,977	$3,450,155
Wife of Husband	9,782	435,306
Widow, Widower, Parents	7,497	555,861
Mothers and Children (Old-Age & Survivor's Insurance)	12,341	742,183
Disabled Workers and Dependents	5,234	372,049
Montana State Totals:	75,831	$5,555,454

Source: Social Security Administration, Helena, Montana.[57]

Findings:

Approximate Income	Number	Per Cent
Below $1,500/yr	650	27.7
$1,500-$2,400/yr	458	19.5
$2,500-$2,900/yr	170	7.2
$3,000-$3,400/yr	164	7.0
$3,500-$3,900/yr	115	4.9
$4,000 and over	404	17..2
(No answer)	380	16.2
(Unaccounted)	5	0.3
TOTAL:	2,346	100.0

The above tabulation reveals that incomes of Senior Citizens are at a low level for the large majority. 27.7 per cent showed incomes below $1,500 a year. (The Council of Economic Advisors established that **family** income of less than $3,000 a year was regarded as poverty level.)

Table 15. below compiled from the 1960 census data[58] reveals the income pattern for Montana's 65+ population in terms of different levels of income for different age brackets for each of th sexes receiving income, and for the total income recipients. On basis of the aforementioned poverty line of demarcation, 78.4 per cent of the income recipients would be regarded within the poverty level but it must be realized that this is not actually so because many of the above are single individuals (widows, widowers, etc.) so that a lower level of income, e.g. below $2,000, would be more applicable. Certainly, it is without a doubt that over 50 per cent of the 65+ population are living at a very low if not poor standard.

TABLE 15.
INCOME DISTRIBUTION LEVELS OF 65+ POPULATION IN MONTANA BY AGE AND SEX

Income Level	Male 65+ 65-67	Male 65+ 75+	Male 65+ Total	Male 65+ Per Cent Total	Female 65+ 65-74	Female 65+ 75+	Female 65+ Total	Female 65+ Per Cent Total	Total 65+ Inc. Popul.		65+ Per Cent Tot. Inc. Popul.
$1-999	2,999	3,136	6,135	19.8	8,499	4,564	13,063	57.2	19,198		35.7
1,000-1,999	6,225	3,580	9,805	31.7	3,761	1,998	5,759	25.2	15,564		28.9
2,000-2,999	4,112	1,467	5,579	18.0	1,292	569	1,861	8.2	7,440	(78.4)	13.8
SUBSTANDARD LEVEL											
3,000-3,999	2,352	629	2,981	9.6	744	200	944	4.1	3,925		7.3
4,000-4,999	1,545	379	1,924	6.2	340	102	442	1.9	2,366		4.4
5,000-5,999	1,184	284	1,468	4.7	279	57	336	1.5	1,804		3.4
6,000-6,999	715	126	841	2.7	105	36	141	0.6	982		1.8
7,000-9,999	973	235	1,208	3.9	123	42	165	0.7	1,373		2.6
10,000+	817	215	1,032	3.3	113	8	121	0.5	1,153		2.1
TOTAL:	20,922	10,051	30,973	100.0	15,256	7,576	22,832	100.0	53,805		100.0

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28D)[58]

Many of the older people have a morbid fear of the implications and consequences of abject poverty. This can be gathered from their expressed trepidations over higher taxes (e.g., the proposed sales tax), loss of savings (due to medical-hospital expenses), high inflation and other economic factors. Some of these fears are indicated from their response to Questions 61. and 62., below, regarding fears about the future: (Married woman respondent fears that they would be:) "Outliving our savings and resources and becoming incapacitated." (Married male respondent fears:) "Mortgage on home, rising costs and taxes."
(Another Senior Citizen fears:) "The opportunity (loss of) to earn my own way and to be independent."
(Single man in the 65-69 age bracket fears:) "Having insufficient income for living costs."
(A concerned husband fears:) "Leaving my wife dependent on others if I should die first."

Question 41. **If no income or income below $1,500/yr how do you receive support?**

Source of support	Number	Per Cent
No support	328	14.0
Public welfare	89	3.8
Relative	160	6.8
Friend	5	0.2
Other	83	3.5
(No answer)	1,700	72.5
(Unaccounted)	2	0.2
TOTAL:	2,346	100.0

14.0 per cent of the respondents having incomes below $1,500 a year stated that they received no support. It would be reasonable to assume that many of these could be living off some of their existing savings before reaching the undesirable situation of applying for outside help from relatives or, as a final resort, turning to public welfare.

November, 1966, figures from the Montana Department of Public Welfare show that there were 4,082 cases of old age assistance (including vendor medical care payments) where total payments of $286,919.60 were distributed —effecting an average of $70.29 per person.[59]

It can be generalized, however, that the close majority of Montana's Senior Citizens are barely eking out an economic existence under substandard living conditions. Question 46. below crystallizes this aspect out more appropriately.

Question 42. **What debts do you owe?** Findings:

Type of debt owed	Number	Per Cent
None	1,604	68.4
Mortgage	175	7.5
Relative loan	20	0.9
Bank loan	144	6.1
Finance Co. loan	53	2.3
Friend (loan)	23	1.0
Pawnbroker arrangement	0	0.0
Private loan arrangement	6	0.3
Charge account	49	2.1
Loan from business	4	0.2
Other	61	2.6
(No answer)	319	13.6
TOTAL: (includes multiple replies)	——	——

Despite the aformentioned situation that the majority of the 65+ group had low if not poverty level income, it is interesting to see that the majoriy of the respondents (68.4 per cent) indicated a "debt-free" status. So great is the desire by older people to maintain an "independent" status which is so important to their morale, that both indebtedness and dependence on others are two situations they seek keenly to avoid.

Question 43. **How much do you approximately owe?** Results:

Amount owed	Number	Per Cent
Less than $50	314	13.4
$50-$99	38	1.6
$100-$149	26	1.1
$150-$199	40	1.7
$200-$249	25	1.1
$250 and over	313	13.3
(No answer)	1,570	66.9
(Unaccounted)	20	0.9
TOTAL:	2,346	100.0

Undoubtedly, the mortgage debt of 7.5 per cent of the respondents indicated in Question 42., above, accounts for over 50 per cent of the 313 respondents who owed over $250. This form of indebtedness is particularly cumbersome for the 65+ group since not only are they confronted by the relatively high payments of the basic obligation but must pay taxes on their property even though they might be entitled to a reduced assessment base, i. e. 20 per cent instead of 30 per cent.

(However, to get this benefit their income from all sources may not exceed $1,500 per year.)

Question 44. **How much interest are you being charged?**

Amount of Interest charged	Number	Per Cent
Don't know	121	5.2
Less than 6%	89	3.8
6%	98	4.2
6%-10%	103	4.4
10%	10	0.4
Over 10%	21	0.9
(No answer)	1,903	81.1
(Unuaccounted)	1	0.0
TOTAL:	2,346	100.0

5.2 per cent of the respondents did not know what interest rate they were being charged. This is not unusual since relative to numerous commercial transactions involving various credit terms, the exact determination of interest charges has been controversial. However, with particular concern for Senior Citizens, it is morally and perhaps, legally, incumbent on transactors to inform and explain the interest rate to be charged.

Over 4 per cent of the respondents indicated that they were charged interest somewhere between the legal rate and the maximum rate allowed. Twenty-one indicated that they were charged above the maximum rate allowed by law. In this light, statutes existing should be reviewed and modified to prevent unfair advantage from being taken of older people.

Question 45. **What have you been required to put up for security?**

Type of security	Number	Per Cent
Property deed	155	6.6
Insurance	38	1.6
Stocks or Bonds	18	0.8
Automobile	46	2.0
Chattels (furniture, appliances, etc.)	9	0.4
Other	75	3.2
(No answer)	2,076	88.5
TOTAL: (includes multiple replies	——	——

Thus, property ownership—indicative, in many instances, of security and independence—became encumbered in 6.6 per cent of the above replies. As would be realized by now, economic survival for many of the 65+ group on low income has been a process of liquidation of what were difficult assets to acquire over a period of many years only to have them unwillingly be given back out of necessity.

Question 46. **What are your approximate monthly $ expenditures for:** This question was included to determine the proportion of income that had to be spent for various categories of needs—including the basic necessities—in terms of what income was available as indicated from Question 40. above. The replies containing varying amounts for the multiplicity of needs indicated made this question not feasible for codification for IBM processing, so an analysis was attempted from a sample of the replies received, with a greater emphasis on correlation for lower income brackets. The following are average tabuations relating to the "Below $1,500/yr" and "$1,500-$2,400" income groups as indicated in Question 40. above.

Expenditure Item	Average Amount Spent Per Month* Below $1,500/yr	$1,500-$2,400
Nursing care	$ 0.00	$ 0.00
Housing	38.00	47.00
Medical	15.00	12.00
Clothing	8.00	10.00
Utilities	9.00	11.00
Food	42.00	53.00
Recreation	3.00	12.00
Insurance	11.00	13.00
Transportation	5.00	12.00
Other	6.00	14.00
TOTAL: (per month)	$ 137.00	$ 184.00
*one person (per year)	$1,644.00	$2,208.00

For the "Below $1,500/yr." group the average of the expenditures turned out in excess of the income on an annual basis. A larger sample analysis would have, perhaps, established a closer correlation. The average $42.00 per month food expenditure is above the 90c per day per person established as a low income index by the Department of Agriculture.[60] The item for clothing indicated a relatively high expenditure for this income group but it must be realized that many of the individuals are widows who would be more inclined to spend more on clothing. Many of these women would also be inclined to go out visiting friends and relatives than would the men.

In the $1,500-$2,400 group, the corresponding item expenditures show higher amounts being spent. Thus, the food, housing, recreation, transportation and even the clothing budget are expanded as the larger income per individual allows an upgraded standard of living from the $1,500 below group to

be realized. Medical expenses appeared to have averaged out somewhat less and there appears to be no explanation for this except that a larger sample would have been more accurate.

6. **Education, Recreation and Social Activities**

This section sought to identify other non-economic but important facets of background needs and way of life of Montana's Senior Citizens relative to the above captioned topics.

Question 47. **What was the scope of your education?** Results:

Scope of education	Number	Per Cent
No formal education	64	2.7
Grade school	924	39.4
High school	592	25.2
College	365	15.6
Graduate school	71	3.0
Correspondence school(s)	2	0.1
Adult education and night schooling	5	0.2
Union training (apprenticeship, etc.)	5	0.2
Private tutoring	2	0.1
Other	87	3.7
(No answer)	225	9.6
(Unaccounted)	4	0.2
TOTAL:	2,346	100.0

The above tabuation presents an interesting educational profile of the respondents. Thus, over 40 per cent (42.1 per cent) had no formal education or that which did not go beyond the grade school level; over another 40 per cent (43.8 per cent), however, showed a background encompassing high school or college education. Table 16. below is a compilation of data revealing the scope of education of the 65+ group as broken down by age segments and in terms of each sex and the group as a whole as gathered from the 1960 census statistics.[61] Not indicated are the interim school groups that completed a certain amount of schooling (in years) for each level. These groups would have brought up the corresponding percentages to correlate, perhaps, more closely with the findings. It should also be taken into account that some disparity would be accounted for from the fact that the 65+ survey sample population would be correspondingly **seven** years younger than the 1960 census 65+ population, and would be inclined to have a somewhat more extended period of education.

Question 48. **In what areas would you be interested in continuing your education?** Findings:

Educational area of interest	Number	Per Cent
Business-commercial	24	1.0
Vocational training	13	0.6
Liberal arts	29	1.2
Science and engineering	16	0.7
Home economics	2	0.1
Other	107	4.6
(No answer)	2,147	91.5
(Unaccounted)	8	0.3
TOTAL:	2,346	100.0

TABLE 16.
SCHOOLING COMPLETED BY SENIOR CITIZENS (1960)

MALES	Total	No School	Per Cent	Elementary 8th Grade	Per Cent	High Sch. 4th yr.	Per Cent	College 4 yr.	Per Cent
65-69	11,402	245	2.1	3,984	34.9	1,166	10.2	372	3.3
70-74	10,312	250	2.4	3,615	35.1	909	8.8	249	2.4
75+	11,011	454	4.1	3,727	33.8	755	6.9	244	2.2
TOTAL:	32,725	949	2.9	11,326	34.6	2,830	8.6	865	2.6
FEMALES									
65-69	10,835	222	2.0	3,317	30.6	1,688	15.6	321	3.0
70-74	9,702	204	2.1	3,215	33.1	1,305	13.5	227	2.3
75+	10,512	364	3.5	3,407	32.4	1,201	11.4	210	2.0
TOTAL:	31,049	790	2.5	9,939	32.0	4,194	13.5	758	2.4
Both Sexes:	63,774	1,739	2.7	21,265	33.3	7,024	11.0	1,623	2.5

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28D)[61]

Over 90 per cent of the respondents (91.5 per cent) did not answer indicating, therefore, that from a general standpoint almost all were not interested in or had not resolved an interest in continuing their education in a particular area.

Very small percentages, however, did express desire for education in the indicated areas or under the "other" catch-all" category.

Question 49. **How would you like to continue your education?** Results:

Mode of continuing education	Number	Per Cent
Attend training school	83	3.5
Tutoring and counseling	36	1.5
Correspondence	47	2.0
T. V. courses	48	2.0
Attend adult education centers	2	0.1
Attend night courses at nearby college	4	0.2
Attend Senior Citizens' training courses, education seminars, etc.	3	0.1
Other	25	1.1
(No answer)	2,097	89.4
(Unaccounted)	1	0.1
TOTAL:	2,346	100.0

The results shown correlate with the findings for Question 48. above relative to the "no answer" replies. Nevertheless, the small percentages should not be overlooked from the cumulative aspect which shows that over 10 per cent would be interested in continuing their education in the manner indicated. It is also possible that the respondents appraised their desires relative to the existing atmosphere and cultural surroundings in light of the reality of available opportunities sufficiently conducive toward such pursuits.

Question 50. **What do you do for recreation?** Findings:

Recreation activities	Number	Per Cent
T. V.	1,506	64.2
Radio	984	41.9
Read	1,474	62.8
Art work	238	10.1
Sports	329	14.0
Hobby and games	421	17.9
Church and social club	896	38.2
Travel	587	25.0
Volunteer work	223	9.5
Other	287	12.2

From the above figures, television, reading and listening to the radio constitute the three most pronounced recreational outlets. Church and social club activities, travel, hobby and games, and sports are also high on the roster and, undoubtedly, phase into multiple activities giving completeness and satisfaction to the active life and leisure time of the great majority of Senior Citizens.

It should by no means be concluded that the above findings typify a satisfactory situation in this area and that no problems appear to be present. As mentioned before, it is quite probable—since a random sample technique was not employed—that the survey was more biased toward a more socially active and recreationally prone group. Undoubtedly, the number of more socially isolated and circumstantially inhibited older people is respectable, and should be seriously considered in terms of providing suitable opportunities and outlets for a meaningful and enjoyable life. Further needs and recommendations apropos of this topic can be gleaned from response to Question

55. with regard to interest in a Senior Citizen social-recreation center, and from subsequent comments received—some of which are as follows:

Relative to Question 71. below inviting comments with regard to improving the lives and well-being of Montana's Senior Citizens:

(Suggestions by a widower): "Fishing and hunting for some. Others where they can have a garden or watch a ball-game and a room where television can be watched free of charge. Keep them interested in all but drink."

(Comments of a widow): "I think most S.C. are lonely people and need some 'loving tender care.' Seems younger people now days have no time to give—most S.C. like the young—they could read or just visit the nursing homes."

(Recommendations of a married man): "More cultural, musical and social life, also some physical exercise other than calisthenics—year around swimming and dancing is very good. Also indoor skating—plenty of good free reading."

(Recommendations of a married woman): "More recreation for us—hand craft, sewing lessons also knitting."

Question 51. **By whom are you visited?** Findings:

By whom respondent visited	**Number**	**Per Cent**
No one	41	1.7
Occasionally by relatives	935	39.9
Frequently by relatives	913	38.9
Occasionally by friends	886	37.8
Frequntly by friends	858	36.6
Social worker	42	1.8
(No answer)	259	11.0

The above results would imply that in the main, the respondents were not socially isolated but were reasonably visited by either friends or relatives or both. The 1.7 per cent revealing no visits would be indicative of social isolation—particularly if the respondent himself (or herself) did not visit anyone. Question 52. below, also reveals that 41 had replied (not a forced choice as Question 51.) that they visited no one, therefore, strongly connoting that this percentage was more socially isolated—whether intentionally or by circumstances. Here again, it is felt that a random sample would have indicated a higher percentage for respondents who did not visit or were not visited.

Question 52. **Whom do you visit?** Results:

Person(s) visited	**Number**	**Per Cent**
No one	41	1.7
Relatives	1,375	58.6
Friends	1,261	53.8
Club or fraternity	14	0.6
Church group	19	0.8
Other	92	3.9
(No answer)	622	26.5

The above findings again show the importance of the role of friends and relatives in the social life of older people. The close ties with the next of kin—particularly, the children—cannot be underestimated, and as mentioned before, even though Senior Citizens are averse to living with their next of kin or accepting support from them they still desire to be in close contact with them. In Part II of this study, it is shown that many Senior Citizens left the state to relocate close to their relatives—particularly, their children.

Question 53. **How often?** Findings:

Frequency of visits by Senior Citizens	**Number**	**Per Cent**
Seldom or never	159	6.8
Frequently	706	30.1
Occasionally	549	23.4
(No answer)	929	39.6
(Unaccounted)	3	0.1
TOTAL:	2,346	100.0

The 6.8 per cent for the "Seldom or never" reply and the 23.4 per cent for the "Occasionally" indicate, perhaps, that Senior Citizens' ability to make visits might be more limited than realized. This could be due to problems of health, transportation, weather and other factors—one of the most significant being that **there might be no relatives or friends to visit!**

Question 54. **How are you trying to make new friends?** Findings:

How respondent is trying to make friends	**Number**	**Per Cent**
Don't care to	135	5.8
No problem at all	1,334	56.9
Would like to but do not know how	53	2.3
Would like to but am unable physically	116	4.9
Would like to but am isolated	21	0.9
Other	43	1.8
(No answer)	643	27.4
(Unaccounted)	1	0.0
TOTAL:	2,346	100.0

From the above it is gathered that almost 57 per cent of the older people have no difficulties in making friends. 5.8 per cent indicated that they did not care to make friends. This could not be intrinsically regarded as withdrawal or the development of an anti-social behavior but could mean a potential problem area embracing numerous causes, e.g. bereavement of a mate or close relative, unpleasant experience, feeling of uselessness, etc. In addition, a not unnoticeable number would like to make friends and are, apparently, in need of help to do so.

Question 55. **Would you be interested in a Senior Citizen Social-recreation center?** Findings:

Interest in S.C. soc.-rec. center	**Number**	**Per Cent**
Yes	1,061	45.2
No	815	32.7
(No answer)	468	19.9
(Unaccounted)	2	0.2
TOTAL:	2,346	100.0

The above results indicate that the largest percentage of the respondents are in favor of some form of Senior Citizen social-recreation center to optimize their needs and bridge any gaps in this area.

7. **Special Needs and Problems**

This section is self-explanatory and was set up to allow Senior Citizens to indicate particular problem areas affecting them (present and future) and possible legislative remedies.

EAGLES MANOR, Great Falls, Montana, provides comfortable and luxurious residences where senior citizens over 62 years old can live in a community of similar interests with complete services and recreation.

Question 56. **What type of help do you need?** Findings:

Type of help needed	Number	Per Cent
Meal preparation	62	2.6
Housework	161	6.9
Shopping	68	2.9
Transportation	165	7.0
Psychiatric	14	0.6
Business advice	69	2.9
Medical advice	157	6.7
Legal advice	106	4.5
Religious	33	1.4
Overcome bad habit	13	0.6
Other	69	2.9
(No answer)	1,783	76.0
TOTAL: (includes multiple replies)	——	——

The above results show that the 65+ group needs help in a multiplicity of areas with emphasis on housework, transportation, medical and legal advice. The organization of appropriate community programs with the assistance and sponsorship of governmental agencies would help to alleviate many of the above problem areas.

Question 57. **Do you feel you have been taken unfair advantage of?** Findings:

Replies	Number	Per Cent
Yes	94	4.0
No	1,586	67.6
Sometimes	173	7.4
Often	9	0.4
(No answer)	484	20.6
TOTAL:	2,346	100.0

Almost 68 per cent of the respondents indicated that they were not taken advantage of while over 11 per cent ("yes" and "sometimes" replies) indicated the affirmative situation where 7.4 per cent stressed that this occurred on an occasional basis.

Question 58. **In what manner?** This question supplemented 57. above and invited a reply statement. Findings:

In what manner unfair advantage was taken of Senior Citizen	Number	Per Cent
Overcharged	42	1.8
Bought something I did not really need or want	5	0.2
Have been pushed around	9	0.4
Have been misled, deceived, etc.	26	1.1
Have been made fun of	1	0.0
Other	115	4.9
(No answer)	2,147	91.5
(Unaccounted)	1	0.1
TOTAL:	2,346	100.0

Although over 11 per cent of the respondents indicated that unfair advantage was taken of them (Question 51., above), a little over 7 per cent indicated in what manner this was so in reply to this question. It is understandable that many Senior Citizens might have felt sensitive over their experience and simply did not care to respond further to these two questions.

The following are statements volunteered by some of those who were taken advantage of:

(Widower): "My friends and county officials who do not keep their word or return my tools."

(Widow): "By being kept unemployed."

(Married man): "Business people try to take advantage of you; they want something for nothing."

(Another married man): "Wife was in nursing home. Rate raised $2 per day and did not notify me till 13 days later and made me pay."

(Single woman homeowner): "If any, property assessment."

(Widow, referring to her children): "When I want them to do something for me they don't have the time or they don't care to."

(Married woman who, with her husband, rents a home): "Raising of rent everytime repairs are made."

Question 59. **Do you feel that you have been neglected?** Results:

Replies	**Number**	**Per Cent**
Yes	39	1.7
No	1,721	73.4
Sometimes	132	5.6
Often	6	0.3
(No answer)	448	19.1
TOTAL:	2,346	100.0

Over 7 per cent (cumulative for "yes" and "sometimes") indicated that they were neglected. The great majority, 73.4 per cent, answered in the negative while 19.1 per cent were noncommittal or simply did not answere the question.

Question 60. **In what manner?** Findings:

In what manner Senior Citizen felt being neglected	**Number**	**Per Cent**
My presence or opinion ignored	12	0.5
Not given help in time of need	19	0.8
Not loved or appreciated	31	1.3
Other	40	1.7
(No answer)	2,242	95.6
(Unaccounted)	2	0.1
TOTAL:	2,346	100.0

Although many had responded in the affirmative to Question 59 above, they did not care to answer this question—indicating, perhaps, that the matter was personal or of an indelicate nature. Of the comments that were offered, however, many were especially directed at friends, relatives, younger people in general who were derelict in their behavior in some way toward the Senior Citizen(s). Some of the following were typical:

(Widow living alone): "When I lay sick—they seldom come to see me."

(Married couple): "Relatives not visiting enought."

(Married woman): "Because of disability no one seems to care."

(Married man): "Our kids become so busy with their own lives they tend to forget us."

(Married couple): "By former neighbors and so-called friends since we lost 1,440 (acre) farm."

(Widow): "We are ignored by younger people."

Question 61. **Do you have any fears about the future?**

Replies	Number	Per Cent
Yes	225	9.6
No	1,333	56.8
Sometimes	402	17.1
Often	17	0.7
(No answer)	369	15.7
TOTAL:	2,346	100.0

A respectable percentage, 27.4 per cent (Cumulative for "yes," "sometimes," and "often" replies) of the Senior Citizens had apprehension about their future while 56.8 per cent replied in the negative. Only 15.7 per cent did not answer. The above results would seem to indicate that many Senior Citizens did not have peace of mind about their future. More explicit ramifications of this question are brought out by Question 62., below.

Question 62. **What might they (fears about the future) be?** Findings:

Senior Citizens fears about the future	Number	Per Cent
Not to be looked after by anyone	18	0.8
Develop an incurable illness	46	2.0
Live a lonely life	22	0.9
Be a burden on my relatives and others	43	1.8
Die alone	7	0.3
No income after retirement	131	5.6
Poor general health	52	2.2
General fears about old age	37	1.6
Other	219	9.3
(No answer)	1,771	75.5
TOTAL:	2,346	100.0

In Question 61., above, although 27.4 per cent cumulatively had answered in the affirmative light, still many of these respondents did not care to specify what their trepidations were. Many, however, still did and these can be realized from the above tabuation. Thus, lack of income, illness and poor health were some of the more pronounced fears and worries. But there were others as indicated by the 219 for the catch-all category "Other." Many of the following comments indicated on the questionnaires are realistic of Senior Citizens' fears with regard to their future:

(Married woman): "Not getting money enough to keep roof over my head."

(Widow): "I really don't know—but living so far from my families I can't travel alone anymore."

(Married couple): "Outliving our savings and resources and becoming incapacitated."

(Widower): "What to do in case of sickness or death and who to leave my belongings to."

(Widow living alone in her own home): "Don't want to live with relatives when I am too old to take care of myself."

(Widower living in his own home): "Nothing serious—would prefer to be near my son on the east coast but like Montana except for taxes."

(Married woman): "Do not want to go to old peoples home. I am getting more crippled each month."

(Widow): "I don't want to go on county or relief and I don't want the children to put out anything for me."

Question 63. **What two major problems would you want taken care of immediately?** For feasibility of IBM processing codification was set for the first problem indicated. The findings were as follows:

Problem(s) desired to have taken care of	Number	Per Cent
Medical	79	3.4
Housing	48	2.0
Income	164	7.0
Social-recreational	13	0.6
Psychological (fears, worries about future)	37	1.6
Religious	8	0.3
Transportation	9	0.4
Education	2	0.1
Other	207	8.8
(No answer)	1,839	78.4
TOTAL: (included multiple replies)	——	——

With regard to the above results which were only partial in nature, income and medical were the key areas stressed with a small percentage who were concerned with housing problems that they wanted resolved. These problems and others are more appropriately revealed by the actual comments of the Senior Citizens themselves.

(Widow): "More Social Security payment."

(Widow and homeowner): "Sell my home and get into small inexpensive apt."

(Married man): "Less taxes—public work program for Senior Citizens."

(Married woman): "Financial help for husband and more medical assistance."

(Married woman and homeowner): "I want to pay my honest bills but will not last long at present unfair practices according to my income."

(Widow): "Since Senior Citizens are just people I would like to have the term dropped, also juvenile delinquents."

(Married man): "Improve handling of Medicare claims. Increase Medicare benefits."

(Married woman): "I'd like to get my equity out of this house and move nearer others in my family."

(Married woman and homeowner): "Moving to Colo. to be near my daughter."

(Widow and homeowner): "Forget the power of the Almighty dollars—bring down prices of all Merchandise so we who are retired may enjoy the necessities of life equally."

(Married woman and homeowner): "Lower tax on low income property."

Question 64. **What laws would you like to have passed for the benefit of Montana's Senior Citizens?** Results:

Type of laws desired to have passed for benefit of Montana's Senior Citizens	Number	Per Cent
Higher Social Security benefits	232	9.9
No taxation of low income Senior Citizens	187	8.0
Low cost Senior Citizen housing	45	1.9

Free Senior Citizen education, training, etc.	4	0.2
Job opportunities for Senior Citizens needing-desiring work	15	0.6
Remove limit on retirement income	34	1.4
Other	303	12.9
(No answer)	1,501	64.0
(Unaccounted)	25	1.1
TOTAL:	2,346	100.0

Higher Social Security benefits and tax relief of low income Senior Citizens were foremost legislative recommendations. Besides the above indicated measures, other proposals were made covering a variety of much needed attention. Some of the recommendations fell into the "Other" catch-all category and can be recognized from the following comments:

(Married woman): "More realistic human program for nursing homes, rest homes or Senior Citizen villages."

(Widow): "Better protection for us. We are afraid to go anywhere at night."

(Widow): "That Homes, Hospitals, etc. be inspected by an honest inspector at least every three months as to care, fire protection, drugs, etc. The date of inspection to be unknown to those operating he same."

(Married man): "If I should die before my wife, would like to know that widow would have ample pension for modest living."

(Widow): "Property tax free or reduced. Supplementary income to meet raise in cost of living."

(Married man and homeowner): "A law to help them feel like they are wanted."

(Married man over 80): "I do not know but would like to live in dignity and not classed as a pauper but soon will if no protection is made (for) helpless old citizens."

8. **Miscellaneous**

Eight final questions were included herein to determine future plans of Senior Citizens—particularly, if they intended to leave their present location (including leaving the state), recommendations for "self-help" and reactions to the questionnaire.

Question 65. **Do you plan on moving from your present location in the near future?** This included any intentions to leave the state besides moving within the state. Findings:

Replies	**Number**	**Per Cent**
Yes	129	5.5
No	1.701	72.5
Maybe	244	10.4
If I can afford to	63	2.7
(No answer)	208	8.9
(Unaccounted)	1	0.0
TOTAL:	2,346	100.0

TABLE 17.
1955 RESIDENCE OF 65+ POPULATION BY AGE SEGMENTS

Age Segment	Total	Different House 1960	Per Cent	Different State 1960	Per Cent
65-69	22,237	6,204	27.9	866	3.4
70-74	20,014	5,491	27.4	682	3.4
75-79	12,614	3,428	27.2	435	3.3
80-84	5,943	1,820	30.6	200	3.4
85+	2,966	902	30.4	111	3.7
TOTAL:	63,774	17,845	28.0	2,294	3.6

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28D)[62]

72.5 per cent of the respondents indicated that they did not plan to move from their present location in the near future while 5.5 per cent said they would and another 10.4 per cent said that such a move was a possibility. 2.7 per cent indicated that they would change their location if they could afford to.

Table 17. below compiled from 1960 census data[62] shows that in 1960, 28.0 per cent of the 65+ group were living in a different house (location) than in 1955. Of the 63,774 Senior Citizens, 2,294 of them, or 3.6 per cent, were living in another state in 1955 and subsequently came to Montana.

On this basis, into-state migration of Senior Citizens does not appear as significant as or compensatory for out-of-state migration discussed further below and in Part II. of this study.

Question 66. **Where to?** This question supplemented the above. Findings:

Where Senior Citizen planned to relocate in the near future	Number	Per Cent
Don't know	46	2.0
State where my relatives are	10	0.4
State where I was born	0	0.0
Northwest	18	0.8
Southwest	36	1.5
Midwest	12	0.5
Northeast	2	0.1
Southeast	4	0.2
Another part of Rocky Mountain area	13	0.6
Go abroad (homeland)	0	0.0
Other	183	7.8
(No answer)	2,022	86.2
TOTAL:	2,346	100.0

This question still did not specifically indicate how many of the respondents were planning to leave the state in connection with their future relocation objectives although the small percentages did show various regional selections with greater emphasis on the southwest. (Question 68. below crystallized the intentions of the respondents with regard to leaving Montana).

Question 67. **Why?** This was another supplement of Question 65 above. Results:

Reason for planning to change location in the near future	Number	Per Cent
Climate	128	5.5
No friends	7	0.3
Illness	19	0.8
To live with relatives	36	1.5
Go to nursing home	28	1.2
To live with or near friends	32	1.4
Better employment opportunity	9	0.4
Better social-recreational opportunity	2	0.1
Better housing-living arrangement	39	1.7
Birthplace or place where I was brought up	1	0.0
Other	105	4.5
(No answer)	1,940	82.7
TOTAL:	2,346	100.0

From the above, climate appeared to be the major reason for the planned near-future relocation. This reply coincides with the emphasis on southwesterly relocation indicated in Question 66., above. Not to be overlooked are responses to "Better housing-living arrangement," "To live with relatives," and "To live near or with friends." It can now be realized, perhaps, that a forced choice for "To live near my relatives or next of kin" should have been included. As had been discussed above and is further discussed below—most Senior Citizens prefer not to live with their relatives (or friends) but very strongly desire to live **near** them, especially their relatives.

Question 68. **Are you planning on leaving Montana?** This question pinpointed the relocation objectives as a move out-of-state, and was included to determine an approximation of near-future out-of-state migration. Findings:

Replies	Number	Per Cent
Yes	48	2.0
No	1,883	80.3
Maybe	157	6.7
(No answer	252	10.7
(Unaccounted)	6	0.3
TOTAL:	2,346	100.0

Although 80.3 per cent represented **definite** "no" replies, the total of 8.7 per cent for "Yes" and "Maybe" should be regarded as significant **even if it could be approximately representative of Montana's 67,000 Senior Citizens,** thus forecasting out-of-state migration of at least several thousands of elderly people with the near future. In addition, the 10.7 per cent not answering is also not a very good sign since many could have committed themselves to a "No" reply.

Question 69. **What would induce you to stay in Montana?** This question was included to attempt to find, if possible, a remedial situation or positive inducement that would change the Senior Citizen's mind with regard to future plans for relocating out-of-state. Findings:

Inducement to stay in Montana	Number	Per Cent
Employment opportunity	24	1.0
Social-recreational opportunity	52	2.2
Cultural-educational opportunity	3	0.1
Better community services and facilities	12	0.5
Better housing and living accommodations	20	0.9

Better medical attention	8	0.3
Other	467	19.9
(No answer)	1,754	74.8
(Unaccounted)	6	0.3
TOTAL:	2,346	100.0

The 19.9 per cent catch-all included other important inducements which were written in. These can be realized from some of the following comments which were made:

(Married woman planning to leave Montana for warmer climate—would be induced to stay): "If all the taxes were taken off for us."

(Another married woman planning to go to California to live with her daughter—would be induced to stay in Montana if): "Financial help and home and nursing care."

(Single female planning to leave Montana): "Unless Helena builds a Retirement Home soon."

(Married woman planning to leave the state and go to a warmer climate nearer to her children indicated the following inducement for her to stay in Montana): "An early Spring, later Summer, a very comfortable retirement home with means to get around shopping and recreation."

(Married man and native of Montana who indicated): "Job and to live comfortably."

(Married woman who planned to leave the state but had not made up her mind where stated the following inducement): "Lower property tax."

(Married man expressing the same as above): "If something is not done on property tax for low income people."

(Another married man planning to go to Oregon): "Do away with the Sales Tax threat."

A flood of comments, however, were indicative of the Senior Citizens' love of and loyalty to their state (Montana) and comprised the feelings of the large majority of 80.3 per cent (Question 68., above) who were emphatic about not planning to leave Montana. Some of these are as follows:

(Married man): "I love Montana, we have a wonderful state."

(Widow and native of Montana): "It has been my home all my life. I've traveled and haven't seen any better place. I like Montana here."

(Married woman planning to move into town): "The Bitter Root Valley is the banana belt of Montana."

(Widow): "My grandchildren are here. I have no other living relatives."

(Widower, over eighty years of age): "The climate is not bad and the scenery is wonderful—plenty of good water, rivers, lakes and streams, wild game, fish and beautiful mountains."

(Another widower): "I love Montana. Best state in Union."

(Married man): "Where is there a more wonderful area? People, scenery, sports!"

(Widower): "I was born and raised in this state and figure on dying here."

Question 70. **What would you recommend for Montana Senior Citizens in the nature of "self-help?"** Findings:

Recommended "self-help for Senior Citizens by Senior Citizens	**Number**	**Per Cent**
Engage in part time activities	161	6.9
Meet more with other Senior Citizens	16	0.7
Develop one or more hobbies	46	2.0
Help other Senior Citizens	20	0.9

Help unfortunate children and other people	8	0.3
Other	289	12.3
(No answer)	1,794	76.5
(Unaccounted)	12	0.4
TOTAL:	2,346	100.0

Thus, almost 7 per cent recommended part time activities for "self-help"; 2 per cent stressed one or more hobbies and a variety of "self-help" measures were included in the "Other" catch-all category. Some of the specific suggestions were:

(Seventy year old widow): "Get interested in working for others, church work, etc."

(Married man): "Keep active body and mind. Do not worry."

(Widow): "Allow those who are able and willing a chance to earn more income."

(Married woman): "Something to make them feel useful."

(Widow): "For the able, routine jobs not too tiring—teacher aides, lunchroom helpers in schools, baby sitters, a recreation center and once or twice a week to hear a lecture, play cards, etc. Frequent and individual conferences on cleanliness and appearance."

Question 71. **What other comments would you care to make with regard to improving the lives and well-being of Montana's Senior Citizens?**

Area of comments regarding improvement of lives and well-being of Senior Citizens	**Number**	**Per Cent**
More and better retirement homes	65	2.8
Inexpensive and reliable nursing homes	33	1.4
More Social Security benefits	102	4.3
More Medicare benefits	26	1.1
No increase in tax burden	43	1.8
Other	400	17.1
(No answer)	1,645	70.1
(Unaccounted)	32	1.4
TOTAL:	2,346	100.0

The stress on Social Security benefits, more and better housing was evident from the above findings. Comments under the "Other" category incorporated a good variety of excellent advice, suggestions, measures, attitudes, needs, outlooks and sound philosophy. Some of these are the following:

(Seventy year old married man, native of Montana): "Part time jobs for those people who do not enjoy retirement or who need additional financial help—would be desirable."

(Married woman and native of the state): "Do not put them in old peoples homes. Leave them in their own homes and give some help thru welfare or local organizations. Old peoples homes only hasten their death."

(Married woman): "I think people in rest or nursing homes should have more activities and tasks to do, not just sit and sleep all the time."

(Widow): "We must be guaranteed an adequate income to live in dignity and security. Library service so I can read the new books."

(Another widow): "Give them a place in society where they can be useful or at least feel wanted. Mental health is important for physical health."

(Married man and native of Montana): "See that all have a decent standard of living. Less humiliation in applying for assistance. Make it unlawful for assignment of property under $20,000."

(Married woman): "Have meal service and housework for disabled citizens. Have visitors to "shut-ins" and more entertainment."

(Single elderly lady): "When a student at Mt. Holyoke, the Pres. of Amherst advised people under 30 to cultivate persons older than themselves: after 30 cultivate those younger. I follow this advice and find it gives me richness to living. After retirement in 1955 I built my home near the college so that I could maintain youth contacts. Sharing their lives and problems means everything."

(Widower, and native of Montana): "Treat us as useful citizens not castoffs. Respect the fact that experience is education also."

(Married man): "Most of the citizens of this age group were brought up to be independent and self reliant. They lived during an era when welfare was a disgrace. As far as possible they should be given a feeling of personal independence if possible."

(Widower and native of Montana): "Respect us old devils that have lived here and paid taxes all our lives."

Question 72. **What are your frank reactions to this questionnaire and interview?** This was the final question of this survey. Findings:

Reaction to questionnaire and interview	**Number**	**Per Cent**
O. K.	1,596	68.0
Too personal	89	3.8
Too tiring	18	0.8
Too broad	35	1.5
Complicated	52	2.2
Waste of time	166	7.1
Other	78	3.3
(No answer)	308	13.1
(Unaccounted)	4	0.2
TOTAL:	2,346	100.0

The above results speak for themselves but it was of interest and value to consider the following comments which were made in the "Other" (Specify):" blank for the above question:

(Married man): "Thought it was a step in the right direction and hope you can follow through."

(Married woman from Billings): "As I have tried to answer the questions my main fear is I will soon be a pauper on account of high medical and nursing care."

(Married man, native of Montana): "O. K. if the suggestions are followed thru. Not just another poll where nothing is done!"

(Married woman, native of Montana): "Glad to do it!"

(Widow from Billings): "Just hope all these questionnaires are not tossed in the waste basket."

(Single lady from Bozeman): "If what I have reported will in anyway help others I am glad to be given the opportunity to report. Would very much like to see a report of the result of this study."

(Widow from Livingston): "Too personal on some subjects which is nobodys business but ours. Makes one feel our name means nothing, but live by a number now days."

(Single lady from Glendive): "I do hope that this may help to lighten the burden of Property Tax which old people have to pay when their income is Social Security. Sometimes only enough to eat."

(Widow from Helena): "Time something is done for we older people alone."

(Married woman from Hamilton): "If it helps Senior Citizens in any way—I am glad to help."

(Married Senior Citizen from Helena): "The volume of information secured will only have value if the Senior Citizens have a voice in proposed actions in their behalf."

(Married man from Anaconda): "Hope the cost of this survey can be justified by really tangible results."

(Eighty plus married man from Livingston): "It is great, we are now more optimistic."

PART II. COMMENTARY-ANALYSIS OUT-OF-STATE SENIOR CITIZENS SURVEY

1. General Remarks and Information

Already mentioned in the introductory section of this report was the need of an out-of-state survey of former Senior Citizen residents and employees of Montana to determine their reasons for having left the state and what their problems and needs were at the time. It was also important to assess their attitudes and views with regard to their former state and Senior Citizens' problems in general.

Besides the out-of-state migration of the younger age segments of Montana's population which has come to be reflected from declining population growth rates (discussed above), it was already apparent for some time that reasonably large numbers of Senior Citizens have also been leaving the state. The Public Employees Retirement System has been particularly aware of and concerned over this trend as evidenced by the increases in the change of address of its pensioners to locations in other states. The same pronounced situation has been occurring with the Teachers Retirement System. It is estimated, currently, that close to 20 per cent of retirees in the public sector for the State of Montana are now living in and resident of other states. The percentage for retired teachers who relocated to other states has been exceptionally high, i. e. almost 29 per cent. In the fall of 1966, for example, there were 1,704 teacher retirees in the Montana system; 489, or 28.7 per cent of these people, relocated to other states. Exhibit 11 (from a map of data supplied by the Teachers Retirement System) shows the relocation concentrations of this group in the various states with California, Washington, Oregon and Minnesota accounting for the largest totals respectively.

Close to the end of this summer there were 2,070 retirees in the Public Employees Retirement System and 1,840 retirees in the Teachers Retirement System. Well over 700 of all these valuable people are living in and contributing to the economies and culture of other states. Thus, in many respects Montana's losses have been other states' gains. Although the cultural and social loss can not be computed, the financial can be estimated. For example, to the summer of 1966 of the 2,185 retirees in the Public Employees Retirement System, 10.6 per cent, or 231, have moved from Montana. The average annual retirement pay is $1,146.00, meaning a total annual loss to the state from this source alone of $264,726.00. Of the 1,704 retired teachers, 28.1 per cent, or 489, have relocated. Their annual retirement pay is $1,620.00, meaning a loss to the state from retirement pay only of $792,180.00 per year.

But not to be overlooked is the private sector comprising the greatest percentage of Montana's total Senior Citizen population (around 67,000 persons); how many have already relocated since 1960 and how many more will have relocated (out-of-state) by 1970? Question 68. of the statewide

survey discussed in Part I., above, revealed that a respectable 8.7 per cent of the survey sample had intentions to relocate in another state in the near future or were considering this as a possibility. Also, as discussed in the introductory phase of this report the abrupt decline in the rate of increase of the state's 65+ population between 1960 and 1966 spelled out the possibility of out-of-state migration by many in this group. Question IV. "Why did you leave Montana?" of the below discussed findings attempts to reveal both manifest and underlying causes for this exodus trend.

The financial loss to the state from this source is especially worthy of consideration. Although precise figures are not available, a rough estimate can be made. Currently there are 44,760 Montanans receiving Social Security payments. If it can be assumed that 20 per cent have an annual income of approximately $5,000.00 (in the questionnaire 17.2 per cent of the respondents stated that they had an income of more than $4,000.00 a year) and that 20 per cent have relocated or intend to since they have the freedom of financial security (over 28 per cent of the retired teachers have moved from the state), the spending power lost to the state would amount to $8,950,000.00 annually. And the small increase in the 65+ population for the 1960-1966 span would suggest that this loss is not significantly compensated by the relocation of out-of-state retired people to Montana.

The following is an analysis and discussion of the returns (212 or 29.2 per cent) of a 725 piece mailing of the questionnaire shown by Exhibit 14 in the Appendix section of the report.

2. Questionnaire Findings and Analysis

Questions I through III were of an introductory nature and attempted to determine respondents' current location and duration of residence there. Table 18. below identifies respondents' state location in rank of the number of returns received.

TABLE 18

RESPONDENTS' LOCATIONS IN RANK OF NUMBER OF RETURNS RECEIVED

Rank	State	Number Received	Per Cent
1	California	52	24.5
2	Washington	43	20.3
3	Oregon	31	14.6
4	Minnesota	15	7.1
5	Colorado	7	3.3
6	North Dakota	6	2.8
6	South Dakota	6	2.8
6	Arizona	6	2.8
7	Idaho	5	2.4
	Subtotal:	171	80.8
	Nineteen other states (with less than 5)	41	19.2
	TOTAL:	212	100.0

The above results correlate with the distribution of the mail-out and approximate proportionately the concentrations of the retiree teachers shown in Exhibit 11. Thus, nine states, with California, Washington and Oregon in the forefront, accounted for 80.8 per cent of the respondents while nineteen others—each of which had less than five respondents—accounted for only 41, or the balance of 19.2 per cent of the respondents.

Table 19, below, shows approximate duration of residence by the respondents in the states indicated.

TABLE 19
RESPONDENTS' DURATION OF OUT-OF-STATE RESIDENCE

State	Total	1*-5 yrs	6-10 yrs	11-15 yrs	16-20 yrs	+20 yrs	Unknown yrs
California	52	19	13	8	5	3	4
Washington	43	12	14	10	3	0	4
Oregon	31	13	8	1	4	2	3
Minnesota	15	5	3	3	1	1	2
Colorado	7	5	1	0	1	0	0
North Dakota	6	2	3	0	1	0	0
South Dakota	6	4	2	0	0	0	0
Arizona	6	2	2	1	0	0	1
Idaho	5	2	0	1	2	0	0
Subtotal:	171	64	46	24	17	6	14
Per Cent:	100	37.4	26.9	14.0	9.9	3.5	8.2
19 other States	41	17	9	8	2	4	1
TOTAL:	212	81	55	32	19	10	15

* (includes those resident less than one year)

Thus, in the above leading states over 37 per cent of the respondents lived from less than a year to five years in the state indicated at the location specified (usually city) in Question I. Correspondingly, over 26 per cent had a 6-10 years stay, 14.0 per cent a 11-15 years stay, 9.9 per cent a 16-20 years stay, 3.5 per cent over twenty years, while in 8.2 per cent of the cases the period could not be determined. (It was also reasonable to assume that a reasonable number of the retirees—particularly those who indicated longer periods of residence—had changed locations within the state. Some of the respondents did so indicate on their questionnaires.)

Question IV. "Why did you leave Montana?" was one of the most important points raised in the questionnaire. In addition to eleven reply possibilities (and multiples thereof) provided, two open blanks were provided for "Other reasons (Specify):. . . . " Tabl 20. categorizes and weighs the important and, in most instances, multiple reasons given.

It was surprisingly significant that the reason: **"Want to be near my relatives and friends" was percentagewise predominant over all others!** Since the southwest has always been a favorite relocation area on the basis of a more suitable climate, it was naturally assumed that **this** would be the most decisive and pronounced reason given. (It could also be reasonablely assumed that relocation to the Pacific northwest might be for reason of a comparatively more favorable climate.) As indicated in the table, **67.0 per cent** of the respondents checked item 4. "Want to be near my relatives and friends." Only 40.1 per cent checked item 1. "Generally, more favorable climate" while 18.9 per cent checked item 2. "Better climate for health or particular ailment." Thus, percentagewise, the relatives-friends justification outweighed the **combined** totals for climatic justification for relocation.

TABLE 20
REASONS WHY RETIREES LEFT MONTANA
(Question IV. Replies)

Item	Reason(s)	Number	Per Cent
1.	Generally, more favorable climate	85	40.1
2.	Better climate for health or particular ailment	40	18.9

3.	Better medical attention	14	6.6
4.	Want to be near my relatives and friends	142	67.0
5.	Better educational-cultural opportunities	18	8.5
6.	Better housing and living accommodations	15	7.1
7.	Better social and recreational opportunities	21	9.9
8.	Better community services and facilities (shopping, transportation, etc.)	28	13.2
9.	Better employment or work participation opportunities	43	20.3
10.	Want to be near my birthplace or place where I was brought up	20	9.4
11.	I wanted to be in a Senior Citizens' center or development offering many of the above advantages and opportunities	11	5.2
12.	**Other (reasons)**	21	9.9
	Take care of relatives 6		
	Lower cost of living 2		
	Marriage 5		
	Property-business interest 4		
	Business opportunity 1		
	Security 1		
	No personal prop. tax 1		
	Church activity 1		

TOTAL: (Not included since multiple replies were received)
Number of Respondents: 212.

Aspects of social compatibility, necessity, peace of mind, security, etc. as associated with being near relatives are evident throughout all other portions of the questionnaire. Not only did Senior Citizens and retirees relocate to be near their relatives for their very own well-being but also because they were concerned for their relatives as well. The following comments were typical of many interspersed throughout the questionnaire:

(Iowa couple and former Montanans—in response to Question VII. "Would you ever consider returning to Montana?"): "Yes, because we love Montana. Lived there 20 years and have many friends in Helena. Climate is wonderful and our only reason for leaving was advanced age and desire to be near our relatives."

(St. Paul, Minnesota respondent to Question V. "What would have induced you to stay in Montana if you could?"): "If a daughter, who married had not moved to Minn. and work had been readily available."

(Oklahoma respondent who checked the relatives reason of item 4.—deleting "and friends"): "I loved Montana and hated to leave." (Regarding inducement to stay in Montana, i.e. Question V., he replied): "Relatives moved there or a home for retired teachers had been there." (Meaning in Montana, of course).

(Respondent from Seattle, Wash., to Question V.): "I would just as soon live in Montana as any place, but daughter could not get work in Hot Springs and must live with me."

(Bennington, Vermont, respondent — also in reply to Question V.): "'Bet-

ter employment possibilities for my son in Montana would have kept him and his family there."

(Spokane couple, also in reply to Question V.): "We intended staying in Montana but our son-in-law bought a home for us next door to his house."

(Respondent from Portland, Oregon, who obtained a teaching position at a business college there): "I was satisfied in Montana, but it was going to be difficult, at my age, to get another position in a secondary school." (He had checked item 4. pertinent to relatives, and item 1. relating to more favorable climate).

(San Diego, Calif., respondent's reason(s) for leaving Montana): "Aging, relatives in San Diego will give me care. My savings helped in buying a home."

(Minn. respondent who checked item 4. deleting "and friends" said she would have been induced to stay in Montana): "If my daughter had come to Montana."

(Omaha, Nebraska, respondent who went to live with his relatives because of poor health—would have stayed if he had had better health or his relatives would have lived in Montana.)

As has already been discussed in the introductory part of this report and without belaboring this theme any further, the role of relatives and next of kin in the lives of Senior Citizens is very important and closely correlated with many of the problems affecting this group as realized from the above, i.e. employment (Senior Citizen as well as relative(s)), housing, care, social well-being, etc.

Another very important reason for Senior Citizens and retirees leaving Montana was indicated by the significant number of checkoffs for item 9. **"Better employment or work participation opportunities."** Thus, 20.3 per cent of the respondents considered this as the reason or, in addition to others, as the basis for their decision to relocate. It is quite evident that many did not regard their retirement status as terminal with respect to employment and felt that if opportunities were not to be had in Montana, they could be available elsewhere. Most of the remarks emphasizing this need were found in reply to Question V. "What would have induced you to stay in Montana if you could?" These were:

"If I could have continued to teach there"; "Employment at a comparable salary"; "Equal employment opportunities"; "Full or part time employment for retired"; "A chance to earn more and build for future security"; "Wages equal to those I earn here."

The reason: "Better community services and facilities (shopping, transportation, etc.)," or item 8, also stood out percentagewise (13.2 per cent) and would merit atention. Many communities have realized the beneficial socio-economic impact derived from a growing and progressively active Senior Citizen population and have provided ideal living conditions for these people and influenced migration of the 65+ group to their locations.

Closely allied with the above would be facilities for better medical attention and social and recreational opportunities—the reasons indicated in items 3. and 7.

9.4 per cent of the retirees showed strong nostalgic sentiments in desiring to go back to their birthplace or where they were reared (Item 10.). This was very characteristic of many of those who were born in Minnesota and neighboring states. Assumedly, such feeling would be hard to overcome if the retirement from active and meaningful life in Montana offers no constructive adjustment and opportunities for fulfillment of desires and needs.

8.5 per cent of the respondents also checked Item 5., "Better educational

cultural opportunities" as a contributory reason while 7.1 per cent indicated Item 6., "Better housing and living accommodations." In connection with the latter, 6.1 per cent (see Table 21., below) responded to Question V. in that they would have been induced to stay in Montana had there been better (suitable and economical) housing and living accommodations.

Table 21. is a tabulation of what things would have induced the respondent to remain in Montana, if he (or she) could. This breakdown for Question V. consisted of the following:

TABLE 21
INDUCEMENT(S) FOR REMAINING IN MONTANA
(Question V)

Type of Inducement	Number	Per Cent
Warmer or better climate	10	4.7
Better job opportunities	38	17.9
If relatives were in Montana	34	16.0
If better housing and living accommodations available	13	6.1
Other (varied and irrelevant)	70	33.0
No comments	83	39.2

TOTAL: (Not included since multiple replies were received)
Number of respondents: 212

It is interesting to see here that a greater emphasis was placed on "Better job opportunities" by those who responded, but the stress on "relatives" was also high by those that felt this to be a motivating factor. Other and catchall replies comprised 33.0 per cent, including reasons earmarked as "personal," or of a varied nature and not directly associated as an inducement.

39.2 per cent (all of whom responded to Question IV., above discussed) had no comments. In connection with inducements for staying in Montana, the following comments were interesting and expressive:

(Respondent from Loe Angeles, Calif.): "Would not need inducement; I'm **going back."** (to Montana).

(Minnesota respondent): "Better and fresher air, I felt better there." (i.e. he felt better in Montana).

(Respondent from North Dakota): "I liked Montana very much, especially the nice people living there."

(Gresham, Oregon, respondent): "I always enjoyed Montana and would return if I could."

(Widow from Seattle said she would be induced to return if she could move to some Montana city where she would have modern conveniences.)

(Along the same lines another respondent from Long Beach, California, specified): "More recreational opportunities, better public transportation, better reirement homes."

(Respondent from Escondido, Calif.): "If my wife could continue to live in Montana comfortably and happily, I would not trade it for California."

Question VI. "What would you recommend that Montana do to help her Senior Citizens?" brought out the following findings compiled in Table 22., below:

TABLE 22
RECOMMENDATIONS FOR MONTANA FOR SENIOR CITIZENS
(Question VI.)

Type of Recommendation	Number	Per Cent
Good pension system	10	4.7
Good and reasonable housing	22	10.4
Job opportunities (including part time activities)	19	9.0
Place and identification in community	8	3.8
Tax relief for the retired	4	1.8
More social-recreational activities	8	3.8
Better transportation	3	1.4
Fight Inflation	5	2.4
Other	4	1.8
No comments	141	66.5

TOTAL. (Not included since some multiple replies were received)
Number of respondents: 212

In connection with the above results, it was evident that good and reasonable housing and job opportunities were the most emphasized recommendations for Montana Senior Citizens. A small number, 4.7 per cent, felt that a good pension system was needed. Whether this was a general recommendation or indication of dissatisfaction with the present system is not known. Other considerations included more social-recreational activities (which the retirees themselves might be enjoying in their new location) and the very important need for recognition and participation of Senior Citizens in community life. The following were fruitful and interesting comments:

(Retiree from Redwood City, Calif.): "One thing most all Montana cities need is more modern apartment houses at rentals older couples can afford. Older people who wish to retain their homes need a break on property taxes as inflation continues to lower their buying power on fixed incomes. However, this problem is not exclusive to Montana."

(Lady from Santa Barbara, Calif.): "I think many of them would like to have better living conditions, if possible. Most towns and cities in California have recreation centers, where elderly people can meet to visit and play games of various kinds. Down here bus trips are very popular, mostly one day trips and some longer for those who can afford to go."

(Respondent from Iowa): "Our bank here..... does not charge for issued checks against checking account. This is quite an item."

(Retiree from Washington): "I think most of us would like to still be teaching and would only expect wages to live and pay our living expenses. Thank you."

(Respondent from Wyoming): "Restore the purchasing power of the dollars we invested in the Teacher's Retirement System during our active years."

(Seattle respondent): "I don't know what Montana does for her Senior Citizens, but Washington does nothing. Living expenses are high here."

Question VII. brought out the consideration of returning to Montana, and allowed for three forms of reply: "Yes, because or if . . .," "No, because . . .," and "Maybe, if. for, . . ." Table 23. contains the findings.

The percentages were based on 212 respondents and a surprisingly high figure, i.e. 118, or 55.7 per cent, were indicated for the total "Yes" replies for the various reasons given. Thus, many respondents loved their former

state (including the "No" replies—see Table 23) and would consider, in most cases, returning to it under the indicated circumstances. Of extremely important consideration was the fact that **if the children of many has employment in Montana**—the retirees would return. Here, the pronounced 19.3 per cent was indicative of this position.

79.7 per cent of the respondents indicated a "No" reply for the various reasons stated. Here, **22.6 per cent were attributable to the fact that the retirees had relatives living nearby** (mostly their children). Others indicated that they were "too old" or tied up with property, happy, were suffering poor health, didn't care for Montana climate, and numerous other reasons for not considering returning to Montana.

There were 21 "Maybe, if . . ." reasons stated for an equivalent 9.9 per cent; and 24, or 11.3 per cent, equivalent respondents did not comment at all.

TABLE 23

RETIREES CONSIDERATION OF RETURN TO MONTANA

(Question VII.)

Type of Reply	Reason	Number		Per Cent
Yes,	if climate was better	2		0.9
Yes,	if relatives moved back to Mont. (many said if children employed)	41		19.3
Yes,	if health was better	2		0.9
Yes,	if I was younger	4		1.9
Yes,	if employment available in Mont.	7		3.3
Yes,	if circumstances changed	16		7.5
Yes,	if cost of living came down	4		1.9
Yes,	if social life could be improved	5		2.4
Yes,	because Montana is my home	4		1.9
Yes,	because I love Montana	15		7.1
Yes,	but for visit only	7		3.3
Yes,	for final retirement	4		1.9
Yes,	(but no other comment)	7		1.9
	TOTAL:	118	55.7%	
No,	because too old	25		11.8
No,	because no work available in Mont.	5		2.4
No,	because happy where I am	15		7.1
No,	because of poor health	7		3.3
No,	because own property here	16		7.5
No,	because relatives (mostly children) living nearby	48		22.6
No,	because no social life in Mont.	9		4.2
No,	because of climate	17		8.0
No,	because of living too high in Montana	4		1.9
No,	but for visit only	5		2.4
No,	but love Montana	11		5.2
No,	(but no other comment)	7		3.3
	TOTAL:	169	79.7%	
Maybe,	if left all alone	2		0.9
Maybe,	if for a visit only	1		0.5
Maybe,	if there was a proper rest home	2		0.9
Maybe,	if circumstances should change	6		2.8

Maybe, if I was younger	1		0.5
Maybe, if I could afford it	3		1.4
Maybe, (but no other comment)	6		2.8
TOTAL:	21	9.9%	
No comment at all	24		11.3

Some of the following comments elucidated the retiree's consideration of the question of returning to Montana someday:

(Respondent from San Francisco, Calif.): Maybe, if "Living places adequate and opportunity for some employment."

(Women retiree from South Dakota): Yes, if "My sister weren't ill and it weren't so hard to get back here in case of her illness. I much prefer Montana climate—And 'Montanans' are hard to beat."

(Another South Dakota retiree): Yes, because "I have lived in Montana so long I like it better there than any other place. After my husband's death circumstances forced me to live closer to my children."

(Seattle respondent): No, because "I have a comfortable home here. If I did sell I couldn't get my money back. I feel at my age I can't afford to move and the expenses of another home. My house is small and over 20 years old and this type is not in demand in Seattle. If I ever left here I'd move to Colorado as I have a brother there."

(Respondent from Los Anegles, Calif.): Maybe, if "They have convenient homes for senior citizens and the care one needs when you are older."

(Portland, Oregon, retiree): "Probably not as I have a daughter here and I have no family in Montana. My decision in no manner reflects a dislike for Montana. I think it is a delightful place to live and I have many wonderful friends there whom I often visit."

Question VIII. "What other comments, suggestions, or recommendations would you like to make with regard to problems of Montana Senior Citizens" was the concluding part of the questionnaire and as stated invited general conversation on the topic area. Because of the varied and broad aspect of the replies made, no tabulation of topic categories was presented. Instead, some of the many appropriate and worthwhile comments and suggestions are brought out:

(Respondent from Portland, Oregon): "Senior Citizens with good health should get involved locally. I don't think any state could do more than Montana. Senior Citizens should possibly try to give some time, some way to the state."

(Another respondent from Portland, Oregon): "Since I've been gone seven years, I am not too well acquainted with the present situation but when I left, I felt there was a lack of reasonably priced homes for Senior Citizens. I think the vital things to remember is that older people need to feel Independent and they are living on a fixed income while the cost of living goes higher and higher."

(Santa Barbara, Calif., respondent): "Any attempt to segregate people into groups 'teen-agers' 'senior citizens,' etc. seems self-defeating. People are individuals. What you do for one you do for all."

(Respondent from South Carolina): "Senior Citizens who have worked for the state of Montana might well be helped by an increase in payments under the Public Employees System. Federal retirement system has a percentage increase based on cost of living increases."

(Respondent from Vista, Calif.): "I wish your Senior Citizens a happy life together, as we do enjoy our Golden Age Club in Oceanside, Calif.; we do not drive these freeways anymore, and the club makes a bus trip once a month to some point of interest."

(Iowa couple): "We found no problems in Montana as being Senior Citizens. In fact, we would have continued there but for personal reasons as stated above."

(Respondent from Texas): "Don't just move to a more warmer climate. Know people in your desired location **before** moving there."

(Seattle, Wash., respondent): "Tell people to wait at least a year after the loss of a loved one before making a big move."

(A respondent from Phoenix, Arizona): "I will spend as much time in Montana as I possibly can, but just don't like the long winters. I will never change my voting rights and if not there will vote by absent ballot."

CONCLUSIONS AND RECOMMENDATIONS

1. General Considerations

On basis of the foregoing review and analysis, therefore, it might seem plausible to generalize that Montana's 65+ group are, as a whole, confronted with numerous insurmountable problems and hardships. Such an espousal would, indeed, not only be unjustified and hyperbolic, but disrespectful of the intelligence and dignity of Senior Citizens who would **not** accept this as a true appraisal of their status quo. Not only that, but a strong and odious connotation of **welfarism** would seem to flow from such a hypothesis—spelling out quick needs for multi-project expenditures as the "cure alls."

Contrary to the above rationalization, **most** Montana Senior Citizens are in good comparative circumstances relative to their overall socioeconomic status. Many have, over the course of years, built up a reasonably secure and happy pattern of living within their community. Thus, from a financial standpoint, even though most have indicated lower levels of income (which would be normally expected as an outcome of retirement), many of these elderly people have managed to develop and maintain a "debt-free" status. In many instances, this situation has become identified with a good asset position, i.e. complete homeownership, possession of property and savings, and in many cases even some form of modest investment. Most Senior Citizens have been receiving medical attention which they can **still** afford and manage to involve themselves with social-recreational activities without severe budget restraints. The main worry of this economically self-sufficient group (as well as that of all others) is, of course—and rightfully so—the fear of inflation which would transform their present position to that of economic insecurity or poverty. In the main, as a fixed income group, their trepidations (as often expressed in their comments in the survey questionnaire) would be entirely justified. Most pensioners and recipients of Social Security benefits recommended, and rightfully so, that these payments should be geared to the cost of living index. Many were bitter over paying into pension programs over many years back with "hard" or high value dollars only to be now continuously receiving "soft" or cheaper dollars. Consequently, once and for all, an appropriate escalator should be built into all Social Security and pension systems to obviate this problem which is never timely compensated for by the uncertainties of piecemeal legislation. Surely, presently sophisticated space-age and computerized society can manage to implement this as a permanent corrective measure.

Another noneconomic and embracive problem of a general nature affecting the 65+ group not only in Montana but everywhere has to do with the misapplication and distortion of the concept of retirement—particularly with regard to "forced" or compulsory retirement and the negative impact of such policy (which has become a part of American culture) on the lives and well-being of many Senior Citizens. Many proponents of "forced" retirement are, ironically enough, nonretired Senior Citizens (judges, congressmen, executives,

self-employed professionals, etc.) and have failed to realize that "working"—and not just for income—is part of living. Thus, eight hours (if not more) per day or at least 33.3 per cent of a work day when extrapolated to a work-year, and further for a working span of two or three decades, constitutes **a lot of living while working** which cannot be abruptly curtailed at the arbitrary age limit—usually sixty-five. When World War II was in progress there was hardly a retirement problem. In fact, it would have been regarded as "unpatriotic" to consider this less-heard of status when all manpower was mustered and it seemed that Senior Citizens (also unheard of then) managed to do a fine job and were much in demand. (It might also be appropriate to mention that many of the Senior Citizens also did a fine job in fighting the war to a victory.) As the survey brought out, many Senior Citizens were happy to retire and many did so because of reasons of health. On the other side of the coin, however, many were not happy with this new living arrangement which dis-established living harmony, social identity, responsibility and the feeling of being needed. Being "put out to pasture" has always been funny to those who need not be confronted by this socially induced and supposedly acceptable status or by those who are a long way off from it. Thus, retirement has come to mean different things to different people. To a retired miner from Butte, Montana, retirement meant "finally getting out of that big pit" and being able to relax, visit friends in his new and longed-for situation which also gave him a chance to do some traveling and seeing the country. But to a school teacher, it meant frustration and misery—having hardly anything constructive to do except visiting friends, doing a lot of reading, or going on a trip once in a while. Somehow, she felt that she was crippled not being able to be with children, impart instruction and guidance, and be within her natural surroundings. To a self-employed proprietor, retirement meant nothing! Retire from what? What for? He was his own boss and this was how he was **enjoying living** while **making a living.** Obviously, he had the **power to control** his retirement and as far as he was concerned that was a long way off despite the fact that he was a Senior Citizen. Judging from the comments of many of the respondents, most Senior Citizens in the white collar public occupations as well as the private sector were not happy to retire and were interested in job opportunities or activities relating to or closely allied wtih their field of endeavor. This was particularly so with teachers, social workers, administrators, etc. A significant per cent relocated out of the state where job opportunities could be had in their field without restrictions imposed by law. Thus, retired teachers got teaching jobs in other states as did other retirees. In coping with this situation it would be important to recognize the fact that there should not be a fixation on a monolithic form of retirement or a set traditional policy if this facet of the problems of the elderly are to be successfully handled. "Retirement" as a philosophy and policy should be completely revamped in terms of a flexible yardstick having as its object the acclimatization and well-being of the prospective retiree with emphasis on his intentions and desires. Thus, "forced" or compulsory retirement should be, in most circumstances, discarded and replaced with a new system and "culture" of voluntary-controlled retirement where the retiree through a carefully designed employment span can exercise retiring on a planned and controlled basis. This can be implemented, for example, by lengthy vacation schedules after many years of employment where the prospective retiree can phase out of employment while developing new activities and routines. In many instances this would be analagous to a business proprietor (self-employed) turning his business over to his son(s) and getting less and less involved with business activities but more and more involved with new nonbusiness activities, i.e. travel, horticulture, carpentry, etc. It

is highly recommended, therefore, that retirement policies and programs be reexamined, further investigated and revised appropriately for a meaningful solution of this problem. Resolution of this problem can be none too soon as the gap between working life and longevity continues to increase and the Senior Citizen population also continues to get sizable.

2. **Other Specific Problem Areas**

The herein discussed problems were evident or could be gleaned from the data and comments in the survey questionnaires. In addition, there were numerous occasions for personal contacts which came about in the course of the activities of the project. The Augusta, Montana, need for a medical center was one such instance.

1.) **Housing**

Despite the fact that over 70 per cent of the surveyed owned their homes "free and clear" there were numerous complaints about the high incidence of property tax. Many of the respondents felt that the burden was not only high but grossly unfair, particularly since they built up their equity with hard earned dollars to achieve their present state of supposed security only to find it impaired by constantly higher taxes imposed on their property which they have to pay out of fixed income in most cases. Many considered "school tax" allocation as a wrong imposition and felt that society did not have the right to tax them for a service that they were not receiving any more nor had received for a long time. A number complained that they **had lost** their homes because of tax delinquency and many felt that with increasing living costs along with imposed taxes and depletion of savings, the burden of home ownership was becoming unbearable—particularly, with the high cost of repairs. A number mentioned that they were no longer physically able to maintain their homes and wanted to get out from under without losing a large percentage of their equity. About 20 per cent indicated that they would prefer to move to a better house or apartment if it did not cost too much.

Here, one of the foremost recommendations would include a review of the property tax laws with the object of giving some form of relief or moratorium on foreclosure for low income homeowners aged 65 and over. It is highly unthinkable that after many years of slow acquisition of home property as a supposed attainment of security, a reasonable number of these people can be dispossessed for their inability to pay taxes. Since it is not known how many such foreclosures there have been in the recent past and how many are pending or could develop into such a situation, it is highly recommended that an immediate study-investigation be made of this area under the auspices of the Commission on Aging in coordination with other interested agencies (state and federal). Another recommendation would be concerned with the reexamination of the 1965 law providing for benefits of retired owners of property valued $15,000 or less relative to reduction from 30 per cent to 20 per cent assessed valuation tax base. Here, the limitations on retirement income, i.e. not more than $150 per month for single status retirees, not more than $250 per month if married, and income from all other sources not to exceed $1,500 per year, should be reviewed and broadened to give more realistic aid.

Consonant with national objectives, more low cost government subsidized housing should be initiated for Montana's 65+ group. Here, opportunities under the Housing and Urban Development Act of 1965 should be pursued for low rent units incorporated within social-recreational developments. Quotas should be set to accommodate relocation of isolated Senior Citizens in rural areas to new developments built in the major cities.

2.) **Employment**

Employment as a need for fulfillment of an active and meaningful life for many retirees should seriously be considered, and compulsory retirement (public and private) should be redrafted to phase more appropriately with the concepts of systematic and planned retirement giving the employee a certain amount of control in phasing out portions of his employment activities and taking on other part time commitments.

Employment (part time and occasional) should be provided for income purposes in addition to the above. Here, cooperative private and governmental ventures should establish local clearing houses and community centers for pooling of interests and talent. Arrangements should be coordinated through state employment divisions (separate sections organized for Senior Citizens), and existing and potential opportunities should be explored and developed via Community Action agencies of the Office of Economic Opportunity.

The law should be amended to accommodate retired teachers and public employees in part time opportunities (or even full time when the needs arise) in their profession. This will, to a certain extent, prevent out-of-state migration of these groups who are predominantly influenced by employment needs.

Employment areas should also be broadened (including the need for job tarining) to take many of the 65+ off welfare rolls.

3.) **Health and Medical**

The need for medical centers should be assessed for numerous rural communities typical of Augusta, Montana, where the above discussed problem situation was revealed. Here, transportation was a key factor in limiting access to more distant communities where such facilities **might** be available. Since the development of medical centers for remote town areas could not be accomplished overnight, consideration might be given to the use of medimobiles containing a laboratory on wheels and the necessary personnel (physician, nurse-technician) whereby remote communities would be adequately visited by what would become routine missions. Emergency service would also be rendered in time of need where radio communication links would be utilized.

Since medical expenditures represent a costly part of consumption allocation of Senior Citizens—particularly those afflicted with serious chronic illnesses—efforts should be made to reduce drug prices even further. Liberal tax allowance incentives should be provided to encourage reductions in the cost of drugs and medical care for the 65+ group.

4.) **Education**

Free adult education should be available to the aged via a number of facilities. The establishment of state supported adult day centers (through federal grants) should be implemented in many of the larger cities where course offerings would include studies relating to Senior Citizens in addition to other important topic areas—including home economics, local government, the arts, etc.

For remote areas and the bedridden, closed circuit TV education links would be recommended. Ultimately, a national channel for Senior Citizens should be proposed which would cover education, entertainment and news for the 65+ group throughout the nation.

3. **Out-of-State Migration**

The serious problem of the loss of Senior Citizens by Montana to the gain of other states cannot be overlooked or regarded as self-healing whereby it might be expected that a reverse mobility would occur. Relocation is a

costly and disruptive process, particularly for older people who have set their roots in a community for a long period of time. Therefore, it can be realized that only major problem situations can effect such disturbance of affairs. As had been discussed with regard to the results of the second survey, most of the respondents were not happy about leaving Montana which many regard still as their home and hold in high esteem and cherish with much affection.

The large majority of respondents left the state because they had no relatives in Montana but did have relatives in other states whom they wanted to be near from the standpoint of care when needed—including emergency situations—and who also filled the important void of recognized and needed social companionship. In most instances these relatives were the next of kin of Senior Citizens—particularly, the children of the aged parents. Most of the children were born and/or raised in Montana but left the state sometime during their adulthood. In many instances, lack of job opportunities was a major cause for relocation to another state where employment was more readily available—particularly, for the young married adults. In the sections of the questionnaires open for comments, many of the Senior Citizens made this very plain. This was thoroughly discussed above. It would seem, therefore, if the state was interested in attempting to prevent this out-of-state migration of the 65+ group and its relations, ample job opportunities would have to be provided for the younger generation which is educated at the expense of the taxpayers only to justifiably have to leave the state for the purpose of employment.

At this point it must also be brought up that a lower but significant percentage of Senior Citizens also left the state because they themselves had no job opportunities in Montana. Many, as retired pensioners, could not continue to work in their field, i.e. PERS people and retired teachers. Hardly, if any at all, allied activity was available to this group who were highly employment oriented.

Possible solution of the overall problem is geared to employment opportunities in Montana for both the young and older generation. Otherwise, Montana will continue to lose her valuable population resources to other states. The state must phase into new areas of economic development and once and for all extricate itself from the provincial outlook of an agricultural and tourist-frontier economy.

A comprehensive study should be immediately made of the outflow of the younger population—particularly, high school and college graduates—to other states and the effects on their older relations.

FOOTNOTES

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APPENDIX

TABLE 24.
MONTANA 65+ POPULATION URBAN-RURAL RESIDENCE BY AGE AND SEX 1950 AND 1960

	1960			1950		
Males	Total	Urban Resid.	Rural Resid.	Total	Urban Resid.	Rural Resid.
65-69	11,575	5,464	6,111	12,574	5,357	7,217
70-74	10,644	4,950	5,694	7,839	3,329	4,510
75-79	6,821	3,277	3,544	6,946	3,016	3,930
80-84	3,069	1,444	1,625	-------	-------	-------
85+	1,537	716	821	1,174	487	687
TOTAL:	33,646	15,851	17,795	28,533	12,189	16,344
Females						
65-69	11,222	6,190	5,032	9,366	4,678	4,688
70-74	9,555	5,386	4,169	6,108	3,219	2,889
75-79	6,122	3,512	2,610	5,746	3,097	2,649
80-84	3,077	1,759	1,318	-------	-------	-------
85+	1,798	990	808	1,111	617	494
TOTAL:	31,774	17,837	13,937	22,331	11,611	10,720
Both Sexes						
65-69	22,797	11,654	11,143	21,940	10,035	11,905
70-74	20,199	10,336	9,863	13,947	6,548	7,399
75-79	12,943	6,789	6,154	12,692	6,113	6,579
80-84	6,146	3,203	2,943	-------	-------	-------
85+	3,335	1,706	1,629	2,285	1,104	1,181
TOTAL:	65,420	33,688	31,732	50,864	23,800	27,064

Source: The U.S. Bureau of the Census (Final Report, Montana, PC(1)-28C)

TABLE 25.
TOTAL AND 65+ POPULATION CHARACTERISTICS BY COUNTY 1960 AND 1950

County	1950 Total Population	1960 Total Population	Per Cent Change	1950 65+ Population	1960 65+ Population	Per Cent Change	65+ Per Cent 1960 Population
Beaverhead	6,671	7,194	+ 7.8	662	829	+25.2	11.5
Big Horn	9,824	10,007	+ 1.9	640	739	+15.5	7.4
Blaine	8,516	8,091	— 5.0	726	859	+18.3	10.6
Broadwater	2,922	2,804	— 4.0	265	322	+21.5	11.5
Carbon	10,241	8,317	—18.8	1,023	1,249	+16.4	15.0
Carter	2,798	2,493	—10.9	252	256	+ 1.6	10.3
Cascade	53,027	73,418	+38.5	4,210	5,680	+34.9	7.7
Chouteau	6,974	7,348	+ 5.4	647	776	+19.9	10.6
Custer	12,661	13,227	+ 4.5	1,163	1,558	+33.9	11.8
Daniels	3,946	3,755	— 4.8	256	431	+68.4	11.5
Dawson	9,092	12,314	+35.4	699	913	+30.6	7.4
Deer Lodge	16,553	18,640	+12.6	1,785	1,876	+ 5.0	10.1
Fallon	3,660	3,997	+ 9.2	288	354	+22.9	8.9
Fergus	14,015	14,018	-----	1,474	1,912	+27.9	13.6
Flathead	31,495	32,965	+ 4.7	2,747	3,759	+36.8	11.4
Gallatin	21,902	26,045	+18.9	1,721	2,311	+31.9	8.9
Garfield	2,173	1,981	— 8.8	191	219	+14.6	11.1
Glacier	9,645	11,565	+19.9	541	687	+26.9	5.9
Golden Valley	1,337	1,203	—10.0	149	175	+17.4	14.5
Granite	2,773	3,014	+ 8.7	254	326	+28.3	10.8
Hill	14,285	18,653	+30.6	1,049	1,527	+45.5	8.2
Jefferson	4,014	4,297	+ 7.8	390	419	+ 7.4	9.8

Judith Basin	3,200	3,085	— 3.6	341	323	— 5.2	10.5
Lake	13,835	13,104	— 5.3	1,385	1,748	+26.2	13.3
Lewis & Clark	24,540	28,006	+14.1	2,225	2,884	+29.6	10.3
Liberty	2,180	2,624	+20.4	148	164	+10.8	6.3
Lincoln	8,693	12,537	+44.2	713	915	+28.3	7.3
McCone	3,258	3,321	+ 1.9	241	325	+34.8	9.8
Madison	5,998	5,211	—13.1	711	701	— 1.4	13.5
Meagher	2,079	2,616	+25.8	231	287	+24.2	11.0
Mineral	2,081	3,037	+45.9	224	223	— 0.4	7.3
Missoula	35,493	44,663	+25.8	2,993	4,093	+36.7	9.2
Musselshell	5,408	4,888	— 9.6	643	699	+ 8.7	14.3
Park	11,999	13,168	+ 9.7	1,155	1,552	+34.3	11.8
Petroleum	1,026	894	—12.9	90	99	+10.0	11.1
Phillips	6,334	6,027	— 4.9	620	797	+28.5	13.2
Pondera	6,392	7,653	+19.7	431	639	+48.2	8.3
Powder River	2,693	2,485	— 7.7	210	241	+14.7	9.7
Powell	6,301	7,002	+11.1	584	686	+17.4	9.8
Prairie	2,377	2,318	— 2.5	230	258	+12.1	11.1
Ravalli	13,101	12,341	— 5.8	1,420	1,803	+26.8	14.6
Richland	10,366	10,504	+ 1.3	834	1,109	+32.9	10.6
Roosevelt	9,580	11,731	+22.5	712	1,101	+54.6	9.4
Rosebud	6,570	6,187	— 5.8	516	649	+24.6	10.4
Sanders	6,983	6,880	— 1.5	776	912	+17.5	13.3
Sheridan	6,674	6,458	— 3.2	589	781	+32.5	12.1
Silver Bow	48,422	46,454	— 4.1	4,418	5,091	+15.2	11.0
Stillwater	5,416	5,526	+ 2.0	528	660	+25.0	11.9
Sweet Grass	3,621	3,290	— 9.1	358	499	+39.3	15.2
Teton	7,232	7,295	+ 0.9	515	727	+41.1	10.0
Toole	6,867	7,904	+15.1	498	617	+23.8	7.8
Treasure	1,402	1,345	— 4.1	107	127	+11.0	9.0
Valley	11,353	17,080	+50.4	832	1,111	+33.5	6.5
Wheatland	3,187	3,026	— 5.1	306	406	+32.6	13.4
Wibaux	1,907	1,698	—11.0	151	192	+27.1	11.3
Yellowstone	55,875	79,016	+41.4	3,892	5,830	+49.7	7.4

Source: The U.S. Bureau of the Census (Final Report, Montana PC(1)-28B)

(continued on next page)

TABLE 26.

THE DISTRIBUTION AND RETURNS OF QUESTIONNAIRES FROM MAJOR SURVEY LOCALITIES

Locality or Area of Survey Center*	Number Distributed	Number Returned	Per Cent Return
Anaconda	500	99	19.8
Billings	1,500	101	6.7
Bozeman	650	42	6.4
Butte	1,400	190	13.6
Great Falls	900	145	16.1
Havre	525	102	19.4
Helena	840	209	24.9
Kalispell	2,700	478	17.7
Miles City	310	43	13.9
Missoula	1,500	212	14.1
Hamilton	750	105	14.0
Livingston	400	112	28.0
Glasgow	1,000	218	21.8
Lewistown	1,000	163	16.3

Shelby	375	58	15.5
Glendive	450	69	15.3
TOTAL:	14,800	2,346	15.9

*In many instances this also served as a further distribution point for other communities.

MONTANA STATEWIDE PLANNING PROJECT
FOR VOCATIONAL REHABILITATION SERVICES

517 POWER BLOCK HELENA, MONTANA 59601 TEL. 442-3260, EXT. 263

WM. WALTERSKIRCHIN, CHRM. POLICY BOARD

JOHN STRIZICH, M.D., CHRM. EXECUTIVE COMMITTEE

T. J. WITHAM PROJECT DIRECTOR

March 8, 1967

Mr. George Rybakoff
Carroll College
Helena, Montana 59601

Dear Mr. Rybakoff:

In response to your generous offer to include questions of interest to our project in your questionnaire, I am submitting five questions for your consideration. You will undoubtedly wish to make changes in the phraseology to more closely correspond with the balance of your questionnaire.

It was felt that these questions would give us an indication of the activity limitations in the group that you will be surveying and it would also furnish an indication of the possible need for vocational rehabilitation services. Question number four has to do with the barriers imposed by architectural features in buildings. It has been found throughout the nation that often buildings are not designed with the needs of the handicapped and the aged in mind. Our study will concern itself with this problem as well.

Thank you so much for your cooperation and please let me know if there is anything we can do to be of assistance to you.

Sincerely yours,

T. J. Witham
Project Director

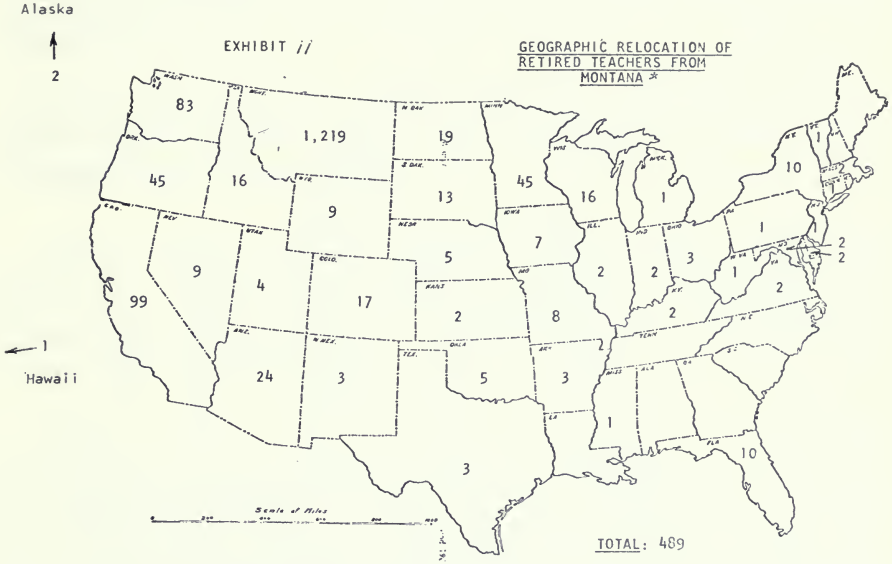
TW/jn
Enc. 1

EXHIBIT 10.

LETTER FROM VOCATIONAL REHABILITATION SERVICES

EXHIBIT //

GEOGRAPHIC RELOCATION OF RETIRED TEACHERS FROM MONTANA *



Source: Teacher's Retirement System
* Fall of 1966

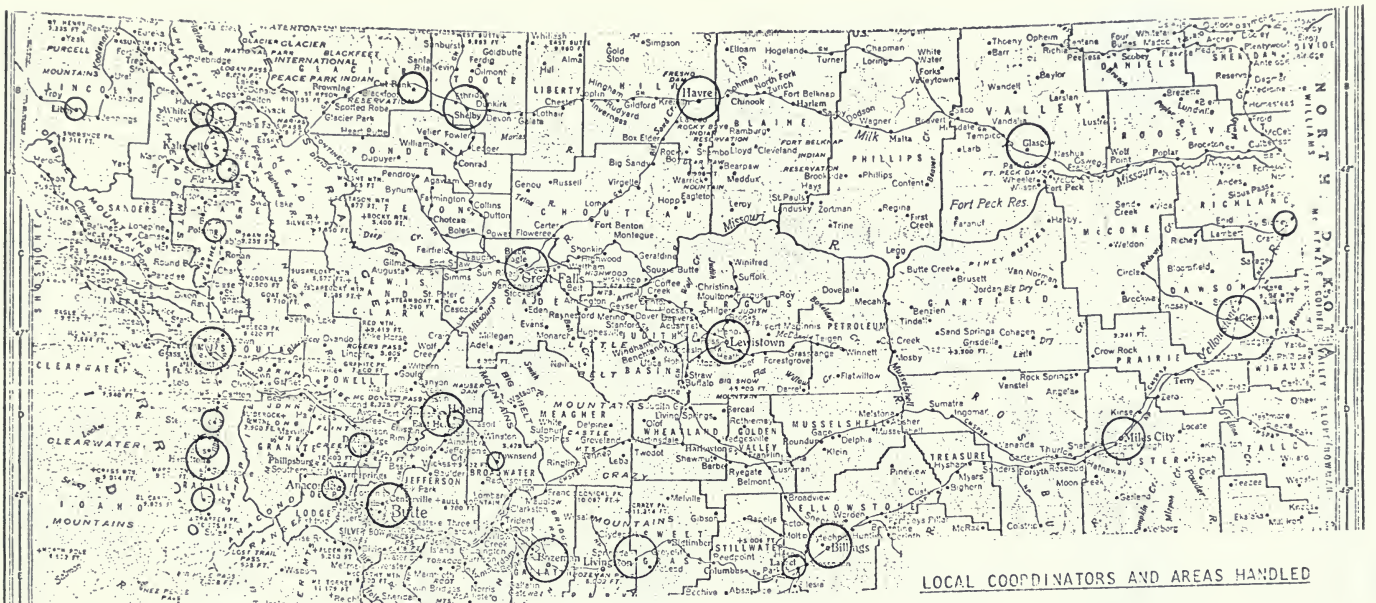


EXHIBIT 12

MAJOR AND ADJACENT SURVEY COMMUNITIES

MONTANA

LOCAL COORDINATORS AND AREAS HANDLED

Mr. F.C. Tasset: BILLINGS and LAUREL
Mr. Ray Gilbert: BUTTE, ANACONDA, and DEER LODGE
Mr. H. Rusch: BOZEMAN
Mr. R.S. Whitham: GLASGOW
Mr. W. H. Mason: GREAT FALLS
Mr. Fred Roberts: HAMILTON, DARBY, STEVENSVILLE, and CORVALLIS
Mr. Paul O'Dea: MILES CITY
Ila M. Scharff: GLENDIVE and SIDNEY
Mrs. W.J. Davis: HAVRE
Mr. Frank McGuire: HELENA, EAST HELENA, TOWNSEND
Mr. R.R. Julian: LIVINGSTON
Mr. Earl C. Krammer: LEWISTOWN
Mr. Claude D. Williams: MISSOULA
Mr. W.C. Sherman: SHELBY and CUT BANK
Mr. Frank L. Bolton: KALISPELL, BIGFORK, POLSON WHITEFISH, COLUMBIA FALLS and LIBBY

EXHIBIT 13.
MONTANA SENIOR CITIZENS
SURVEY QUESTIONNAIRE

Dear Senior Citizen:

Won't you help us TO HELP YOU! Your kind cooperation and participation in this survey questionnaire is needed and appreciated

This vital study of the problems of Montana Senior Citizens is being conducted by Carroll College for the Montana Commission on Aging in coordination with the Administration on Aging of the Department Health, Education and Welfare, under Title III of the Older Americans Act.

Your sincere answers to the many of the questions asked will help to identify critical problems and social-economic conditions confronting Montana Senior Citizens.

In the course of this survey there is even a strong possibility that prompt action and positive measures coordinated through federal and state agencies and private institutions could result to relieve your distress and to allow you to achieve your needs in a manner befitting of your dignity and respectful society.

Kindly respond as best you can to each question asked in relation to your personal self. If you are answering this questionnaire by yourself, **place an "x" or √ mark** the answer most applicable to your own circumstance in the space provided. Where it says "....Other (specify:" or a line follows the question asked, briefly write in your own answer or viewpoint. Please do not supply your own name or the names of other people in any of your answers.

The valuable information that you will provide will be treated in utmost confidence and with respect.

(Continued on Page 102)

GENERAL INFORMATION

IBM CODE ONLY
(Do not write here)

1. What is your sex? .....
   1....Male 2....Female

2. How old are you? .....
   1....60-64 3....70-74
   2....65-69 4....75-80 5....Over 80

3. What is your marital status? .....
   1....Single 3....Widow 5....Divorced
   2....Married 4....Widower 6....Separated

4. Where is your birthplace? .....
   1....Montana 3....Another state
   2....Canada 4....Europe
   ....Other (Specify): .....

5. Are you a citizen of the U.S.? .....
   1....Yes 2....No

6. How long have you lived in Montana? .....
   1....Entire life 3....10-25 years
   2....Less than 10 years 4....Over 25 years

7. Who are your living relatives? .....
   1....None 3....Parents
   2....Children 4....Bro. or Sis.
   ....Other (Specify): .....

8. How close does a relative live to you? .....
   1....With me 4....Over 100 miles
   2....Same city 5....Another state
   3....Nearby city 6....Another country

9. Do any of your relatives support you? .....
   1....No support 3....About 50% 5....100%
   2....About 25% 4....About 75%

10. Would you desire to live with your relative(s)? .....
    1....No 3....Only be close to them
    2....Yes 4....Only with some of them

HOUSING ARRANGEMENT **IBM CODE ONLY**
(Do not write here)

11. With whom do you live? .....

1....Alone 4....Relative
2....Husband 5....Friend
3....Wife
....Other (Specify): .....

12. What is your housing arrangement? .....

1....Own home 5....Home rented by relative
2....Rent home 6....Rent Apt.
3....Home owned by relative 7....Apt. rented by relative
4....Home shared with friend 8....Apt. shared with friend
....Other (Specify): .....

13. What is the approx. monthly cost of your housing? .....

1....Nothing 4....$101-$125/month
2....Under $50/month 5....$126-$150/month
3....$51-$100/month 6....Over $150/month

14. What are you lacking in your home? .....

1....Adequate heat
2....Light 5....Telephone
3....Air 6....Stove
4....Room 7....Nearby toilet
....Other (Specify): .....

15. Are repairs made for you when needed .....

1—Yes 3....Only if I pay for them
2....Occasionally 4....Seldom

16. What don't you like about your housing arrangement? .....

1....Too far from town 3....Too Gloomy
2....Too many stairs 4....Too noisy
....Other (Specify): .....

17. Would you want to move to a better house or apartment if it did not cost too much? .....

1....Yes 2....No

EMPLOYMENT-OCCUPATIONAL-RETIREMENT STATUS

IBM CODE ONLY
(Do not write here)

18. What is your employment status? .....

1....Employed full time 4....Retired
2....Employed part time 5....Unemployed
3—Leave of absence 6....Seasonal
....Other (Specify): .....

19. What is your retirement status? .....

1....Compulsory (Union) 5....Voluntary (Gov.-Fed.)
2....Compulsory (Employer) 6....Voluntary (Gov.-State)
3....Compulsory (Gov.-Fed.) 7....Voluntary (Employer)
4....Compulsory (Gov.-State)
....Other (Specify): .....

20. How long are you retired in the Public Employees Retirement System in Montana? .....

1....Over 10 years 3....Over 3 years 5....Less Than Year
2....Over 5 years 4....Over 1 year

21. Are you happy to retire? .....

....Yes, because: .....
....No, because: .....

22. What is or was your occupation? .....

.....

23. Are you now in need of work? .....

1....No 3....Full time
2....Part time 4....Occasionally

24. Why do you need work? .....

1....Need the income 2....Feel happier when working
....Other (Specify): .....

25. What type of employment could you handle? .....

.....

26. How long have you been out of work? .....

1....Several months 4....Several years
2....Over 6 months 5....Over 5 years
3....Over a year

27. What type of job training do you want? .....

.....

28. What major illness do you suffer from? .....

.....

29. How long have you had this illness? .....

.....

30. Where have you received medical attention? .....
    1....Local hospital 3....State hospital
    2....Doctor's Office 4....V.A. hospital
    ....Other (Specify): .....

31. How often have you required medical attention? .....
    1....Frequently 4....At least once a month
    2....Several times a month 5....Several times a year
    3....At least once a month 6....Seldom

32. Main reasons for not having medical attention. .....
    1....Don't need such 4....No transportation
    2....Can't afford such 5....No hospital
    3....Dr. not available 6....No nurse
    ....Other (Specify): .....

33. What kind of physical disability do you have, if any? .....

.....

34. For how long? ....

35. How does your physical disability limit your activities .....
    1....No effect 3....Can do some
    2....Can do most 4....Can do none
    ....Other (Specify): .....

36. What should be done in public places and buildings to make it easier for disabled Senior Citizens to get around. .....

.....

37. Are you presently in need of nursing care? .....
    1....Yes 2....No 3....Don't know

38. What type of medical-health insurance you you have? .....

.....

INCOME, EXPENDITURES AND DEBTS

IBM CODE ONLY
(Do not write here)

39. What are your sources of income? .....
    2....Part time job
    3....Full time job
    1....None
    4....Income property
    5....Social Security
    6....PERS pension* (See below)
    7....Union pension
    8....V.A. pension
    ....Other (Specify): .....

40. What is your approximate income? .....
    1....Below $1,500/yr.
    2....$1,500-$2,400/yr.
    3....$2,500-$2,900/yr.
    4....$3,000-$3,400/yr.
    5....$3,500-$3,900/yr.
    6....$4,000 and over

41. If no income or income below $1,500/yr, how do you receive support? .....
    1....No support
    2....Public welfare
    3....Relative
    4....Friend
    ....Other (Specify): .....

42. What debts do you owe? .....
    1....None
    2....Mortgage
    3....Relative Loan)
    4....Bank loan
    5....Finance Co. (Loan)
    6....Friend (Loan)
    ....Other (Specify): .....

43. How much do you approximately owe? .....
    1....Less than $50
    2....$50-$99
    3....$100-$149
    4....$150-199
    5....$200-$249
    $....$250 and over

44. How much interest are you being charged? .....
    1....Don't know
    2....Less than 6%
    3....6%
    4....6%-10%
    5....10%
    6....Over 10%

45. What have you been required to put up for security? .....
    1....Property deed
    2....Insurance
    3....Stocks or Bonds
    4....Automobile
    ....Other (Specify): .....

46. What are your approximate monthly $ expenditures for: .....

Nursing care:	$.....	Clothing:	$.....
Housing:	$.....	Utilities:	$.....
Medical:	$.....	Insurance:	$.....
Food:	$.....	Transport:	$.....
Recreation:	$.....	Other:	$.....

*Public Employees Retirements System

EDUCATION, RECREATION AND SOCIAL ACTIVITIES

IBM CODE ONLY
(Do not write here)

47. What was the scope of your education? .....

1....No formal education
2....Grade school 4....College
3....High school 5....Graduate school
....Other (Specify): .....

48. In what areas would you be interested in continuing your education? .....

.....

49. How would you like to continue your education? .....

1....Attend training school 3....Correspondence
2....Tutoring and counseling 4....T.V. courses
....Other (Specify): .....

50. What do you do for recreation? .....

1....T.V. 4....Art work 7....Church & Social club
2....Radio 5....Sports 8....Travel
3....Read 6....Hobby & Games 9....Volunteer work
....Other (Specify): .....

51. By whom are you visited? .....

1....No one 4....Occasionally by friends
2....Occasionally by relatives 5....Frequently by friends
3....Frequently by relatives 6....Social worker

52. Whom do you visit? .....

.....

53. How often? ....

54. How are you trying to make new friends? .....

1....Don't care to. 2....No problem at all.
3....Would like to but do not know how?
4....Would like to but am unable physically.
5....Would like to but am isolated.
....Other (Specify): .....

55. Would you be interested in a Senior Citizen Social-recreation Center? .....

1.....Yes 2....No

SPECIAL NEEDS AND PROBLEMS

IBM CODE ONLY
(Do not write here)

56. What type of help do you need? .....

1....Meal prep. 6....Business advice
2....Housework 7....Medical advice
3....Shopping 8....Legal advice
4....Transport. 9....Religious
5....Psychiatric 10....Overcome bad habit
....Other (Specify): .....

57. Do you feel you have been taken unfair advantage of? .....

1....Yes 2....No 3....Sometimes 4....Often

58. In what manner? .....

.....

59. Do you feel that you have been neglected? .....

1....Yes 2....No.... 3....Sometimes 4....Often

60. In what manner? .....

.....

61. Do you have any fears about the future? .....

1....Yes 2....No.... 3....Sometimes 4....Often

62. What might they be? .....

.....

.....

63. What two major problems would you want taken care of immediately? .....

.....

.....

64. What laws would you like to have passed for the benefit of Montana's Senior Citizens? .....

.....

.....

MISCELLANEOUS **IBM CODE ONLY**
(Do not write here)

65. Do you plan on moving from your present location in the near future? .....

1....Yes 2....No 3....Maybe 4....If I can afford to

66. Where to? ....

67. Why? ....

1....Climate 4....To live with relative

2....No friends 5....Go to nursing home

3....Illness 6....To live near or with friends

....Other (Specify): .....

68. Are you planning on leaving Montana? .....

1....Yes 2....No. 3....Maybe

69. What would induce you to stay in Montana? .....

.....

.....

70. What would you recommend for Montana Senior Citizens in the nature of "self help?" .....

.....

71. What other comments would you care to make with regard to improving the lives and well-being of Montana's Senior Citizens? .....

.....

.....

.....

.....

72. What are your frank reactions to this questionnaire and interview? .....

1....O.K. 4....too broad

2....too personal 5....complicated

3....too tiring 6....waste of time

....Other (Specify): .....

(Continued From Page 93)

If you are answering this questionnaire by yourself or with the help of a friend or relative, please take advantage of the convenient mail-back feature (postage supplied). After completion, simply close the questionnaire booklet, peel off the paper on the adhesive tab, flap the tab over and seal the booklet. Mail the questionnaire back to Carroll College at your earliest convenience.

Thank you for your generous time, your sincere interest and active participation.

Respectfully yours,
Carroll College
Senior Citizens Survey

DO NOT WRITE HERE
(For Survey Team Use Only)

Code Area:..... Date:.....

Type of Survey

....Personal Interview Interviewer:.....
(Name)

....Mail-back

....Group arrangement Time Involved:.....Minutes

....Church ....Special Gathering

....Club ....Rest-Nursing Home

....Fraternity ....Veterans Association

....Other (Specify):.....

....Telephone Interview Interviewer:.....
(Name)

....Other (Specify):.....

Interviewer Comments:

.....

.....

.....

.....

EXHIBIT 14
OUT-OF-STATE RETIREES
SURVEY QUESTIONNAIRE

Dear Senior Citizen:

The Montana Commission on Aging, the Public Employees Retirement System, other government agencies and private civic groups throughout Montana are interested in determining major problems confronting Montana Senior Citizens. One important question that has been raised, for example, is: Why have many Senior Citizens left Montana to live somewhere else?

Carroll College of Helena, Montana, has been conducting a study and survey on Montana Senior Citizens for the Montana Commission on Aging in coordination with the Administration on Aging of the Department of Health, Education and Welfare under Title III of the Older Americans Act. The Public Employees Retirement System was instrumental in proposing and supporting this particular study and is especially interested in the results as related to retired public employees.

Won't you help us TO HELP MONTANA SENIOR CITIZENS? Your kind cooperation and participation in this survey questionnaire is needed and appreciated. Please answer the following questions and mail the questionnaire back to Carroll College, (postage supplied for your convenience). Upon completion, fold the questionnaire inward as indicated on the left margin. Peel off the paper on the adhesive tab, flap the tab over and seal the questionnaire.)

Thank you for your generous time and cooperation.

Respectfully yours,
CARROLL COLLEGE
Senior Citizens Survey

(Kindly answer the following questions by check off or by filling in the appropriate information. Please do not identify yourself or anyone else in the questionnaire.)

QUESTION I. Where did you move to? ANSWER, State of_____
City of_____

QUESTION II. How long have you lived there? ANSWER, _____ years.

QUESTION III. When did you leave Montana? ANSWER, 19__ (supply year)

QUESTION IV. Why did you leave Montana? (Check most appropriate reasons and specify any others that influenced your decision.)

1.___Generally, more favorable climate
2.___Better climate for health or particular ailment
3.___Better medical attention
4.___Want to be near my relatives and friends
5.___Better educational-cultural opportunities
6.___Better housing and living accommodations
7.___Better social and recreational opportunities
8.___Better community services and facilities (shopping, transportation, etc.)
9___.Better employment or work participation opportunities
10.___Want to be near my birthplace or place where I was brought up.

11. ___ I wanted to be in a Senior Citizens' center or development offering many of the above advantages and opportunities.

12. Other reason(s) (Specify): _____

13. Other reason(s) (Specify): _____

QUESTION V. What would have induced you to stay in Montana if you could?

1. (Specify): _____

2. (Specify): _____

QUESTION VI. What would you recommend that Montana do to help her Senior Citizens?

1. (Specify): _____

2. (Specify): _____

QUESTION VII. Would you ever consider returning to Montana? (Check and specify)

1. ___ Yes, because or if _____

_____

2. ___ No, because _____

_____

3. ___ Maybe, if _____

_____

QUESTION VIII. What other comments, suggestions, or recommendations would you like to make with regard to problems of Montana Senior Citizens?

ANSWER: _____

_____

_____

_____

SIGILLVM COLLEGII CARROLL MARYLANDIAE SOCIETATIS IESV